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ABSTRACT

This report, based on the 1987 National Postsecondary Student Aid Study, provides information on how different sources and types of student financial aid were combined to produce student aid awards or packages for 34,544 undergraduate students. First, aid awards are examined by the source of aid; second, by the type of aid; and third, by a combination of sources and types. Among the findings were the following: (1) of all the financial aid supplied to undergraduates, the Federal Government supplied 62%; (2) postsecondary institutions were the second largest suppliers of student financial aid, supplying 21%; (3) among aided undergraduates, a larger proportion of borrowers was found among those in higher than in lower income brackets; (4) 36% of aided undergraduates received Pell grants in their aid awards, with 5% receiving Pell grants alone; (5) 42% of aided undergraduates received Guaranteed Student Loans, with 11% receiving these loans alone; and (6) students who attended private, for-profit institutions were more likely to be aided than those who attended a private, not-for-profit institutions, who, in turn were more likely to be aided than those who attended public institutions. The report contains 54 tables, 3 figures, 12 references, and a glossary. Four appendixes include detailed tables, technical notes, components of the grants only award and all aid awards by source and type of aid. (JDD)

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NATIONAL CENTER FOR EDUCATION STATISTICS

Analysis Report September 1990

Undergraduate Financial Aid Awards

A Report of the 1987 National Postsecondary Student Aid Study

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U.S. Department of Education
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U.S. Department of Education
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September 1990

Foreword

Student financial aid has grown substantially in the last 25 years. As a result, policymakers at the Federal, State, and institution levels have needed information on the distribution of student financial aid to answer a number of questions. In the past, data on financial aid have been collected by groups interested in the distribution of aid amounts to specific student populations, but, with only one exception, no comprehensive data have been collected on a nationally representative sample of all postsecondary students. As a result, many issues could not be addressed. For example, while the number of undergraduates who received a Pell award in an academic year was known as well as the number who received a Guaranteed Student Loan, rarely did anyone know how many received both of these awards. To meet this and other information needs, the National Center for Education Statistics (NCES) in the Office of Educational Research and Improvement (OERI), with assistance from other governmental components, launched a comprehensive study on student financial aid: The 1987 National Postsecondary Student Aid Study (NPSAS).

This report is one in a series of reports based on NPSAS. The primary purpose of this one is to provide information to policymakers and interested parties on how different sources and types of student financial aid are combined to produce a student aid award or package. For example, the report discusses the proportion of students who received both a Pell grant and a Guaranteed Student Loan. The wealth of the NPSAS data base provides an analyst with a large variety of approaches to examine student aid awards. This report presents three: First, aid awards are examined by the source of aid; second, by the type of aid; and, third, by a combination of sources and types. We hope this report will stimulate other to explore alternative approaches to analyzing student aid awards using the wealth of NPSAS data.

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A note of appreciation should be expressed to Sandra Garcia and Gerald Malitz for their contributions as project monitors to the development and production of the NPSAS. Carl Knapp of the National Association of Student Financial Aid Administrators assisted in providing literature on student financial aid packaging. Sharon Nelson provided assistance in the typing of this report and Mark Travaglini lent his careful and thoughtful pen to the manuscript in crafting a more readable, intelligible version of the report.

Highlights

Some of the more interesting results of this report are presented below. In this report, aid packages (which consist of one or more aid awards) are described three different ways: by source, by type, and by a combination of sources and types. The results listed below are similarly organized. In examining these results two cautionary notes are necessary. First, all of the estimates cited are subject to sampling variabililty. Second, estimates of the number of students who received aid and the distribution of aided students among different types of postsecondary institutions are based on postsecondary enrollment in the fall of 1986 and not that for the entire 1986-87 school year. As a result, some estimates in this report may differ substantially from numbers in Federal financial aid program reports, which represent data for the full academic year. Comparisons between these two data sources should take note of these differences.[1]

Aided undergraduates

- Slightly less than half (49 percent) of all undergraduates received some form of student financial aid.

- Students with low family incomes, who attended high cost institutions, were more likely to be aided than those with high family incomes who attended low cost institutions.

- Students who attended private, for-profit institutions were more likely to be aided than those who attended a private, not-for-profit institutions, who, in turn were more likely to be aided than those who attended public institutions.

Sources of student financial aid

The Federal Government:

- The Federal Government was the largest supplier of student financial aid to undergraduates enrolled in postsecondary institutions in the fall of the 1986-87 academic year. Of all the student financial aid supplied to these undergraduates, the Federal Government supplied 62 percent.

- Seventy-one percent of aided undergraduates received some Federal aid and 46 percent received aid awards consisting solely of Federal aid.

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[1] A detailed discussion of the difference between the NPSAS data base and other data bases is found on pp. 119-137 of the report on *Undergraduate Financing of Postsecondary Education*, May 1988.

- Similarly, aided undergraduates who attended private, for-profit institutions were more likely than those who attended public or private, not-for-profit institutions to receive Federal aid, only, awards.

Postsecondary institutions:

- Postsecondary institutions were the second largest suppliers of student financial aid. Of all the aid awarded to undergraduates enrolled in the fall of 1986, postsecondary institutions supplied 21 percent.

- Aided undergraduates who attended public or private, not-for-profit institutions were more likely to receive institutional aid than those who attended private, for-profit institutions.

Types of student financial aid

Grant aid:

- Among the aid received by undergraduates enrolled in the fall of 1986, slightly less than 60 percent was in the form of grant aid.

- Among aided undergraduates, 83 percent received grants and slightly more than one-half received grants, only.

- Aided undergraduates who attended public institutions were more likely to receive grant awards, only, than those who attended private institutions.

Loan aid:

- Aided undergraduates who were loan recipients were more likely to receive some other type of aid in addition to loans than to rely completely on a loan to help finance their undergraduate expenses.

- Among aided undergraduates, a larger proportion of borrowers was found among those in higher than in lower income brackets.

- Aided undergraduates who attended private, for-profit institutions were more likely to receive loans than those who attended public or private, not-for-profit institutions.

Sources and types of student financial aid

- Thirty-six percent of aided undergraduates received Pell grants in their aid awards. Five percent of all aided undergraduates received Pell grants, alone, for an average award of $1,981 for full-time undergraduates.

- Aided undergraduates with low family incomes were more likely to receive Pell grants, alone, than those with high family incomes.

- Aided undergraduates who attended public or private, not-for-profit institutions were more likely to receive Pell grants, alone, than those who attended private, for-profit institutions.

- Forty-two percent of aided undergraduates received Guaranteed Student Loans (GSLs). Eleven percent of all aided undergraduates received these aid awards, alone, for an average GSL of $2,585 for full-time undergraduates.

- Aided undergraduates with high family incomes were more likely to borrow GSLs than those whose family incomes were in the lower income brackets.

- Students who attended private, for-profit institutions were more likely to borrow GSLs than those who attended public or private, not-for-profit institutions.

Table of Contents

Page

Foreword iii

Acknowledgments iv

Highlights v

Chapter I: An Overview 1
- Purpose 1
- Report structure 2
- Caveats 2
- Background 3

Chapter II: Aid Awards by Source of Aid 7
- Background 7
- How sources of aid were combined 7
- Characteristics of recipients 10

Chapter III: Aid Awards by Type of Aid 17
- Background 17
- How types of aid were combined 18
- Characteristics of recipients 20

Chapter IV: Aid Awards by Source and Type of Aid 27
- Background 27
- How the components of aid awards were combined 30
- Characteristics of recipients 34

Chapter V: Summary 43

Glossary 47

References 53

Appendices

Appendix A: Detailed tables for chapters II, III, and IV..... 55
Appendix B: Technical Notes 75
Appendix C: Components of the grants only award 95
Appendix D: All aid awards by source and type of aid 99

Figures

Figure 2.1--Contributions of the four sources of aid 8
Figure 3.1--Percentage of total student financial aid, by type of aid 17
Figure 4.1--Average amount of aid awarded, by aid award 29

Text Tables

1.1--Undergraduates enrolled in the fall of 1986 by aid status for the 1986-87 academic year and selected student and institutional characteristic 4

2.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year, by number of sources of aid and source of aid 9

Page

2.2--Average aid award and composition of three, multiple-source aid awards to undergraduates enrolled in the fall of 1986 who received aid for the 1986-87 academic year, by control of institution 10

2.3--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 11

2.4--Aided undergraduates enrolled in the fall of 1986 who were awarded institutional aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 12

2.5--Aided undergraduates enrolled in the fall of 1986 who were awarded private aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 13

2.6--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal and State aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 14

2.7--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal and institutional aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 15

2.8--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal, State, and institutional aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 16

3.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year, by the number of types of aid and aid award 18

3.2--The average amounts and percentage distribution of single-type components of multiple-type awards to full-time aided undergraduates, by award and control of the institution 19

3.3--Aided undergraduates enrolled in the fall of 1986 who were awarded grants only, for the 1986-87 academic year by selected student and institutional characteristic 21

3.4--Aided undergraduates enrolled in the fall of 1986 who were awarded grants and loans, only, for the 1986-87 academic year, by selected student and institutional characteristic 22

3.5--Aided undergraduates enrolled in the fall of 1986 who were awarded loans only, for the 1986-87 academic year by selected student and institutional charactertistic 23

3.6--Aided undergraduates enrolled in the fall of 1986 who were awarded grants, loans, and work-study aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 24

3.7--Aided undergraduates enrolled in the fall of 1986 who were awarded grants and work-study aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 25

Page

4.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average aid award, by aid award 29

4.2--Aided undergraduates who received aid components by themselves and in combination with all other aid components 30

4.3--Aided undergraduates who received combinations of two aid award components 31

4.4--Aided undergraduates who received combinations of Pell and GSL with other aid components 31

4.5--Aided undergraduates enrolled in the fall of 1986 who were awarded guaranteed student loans, only, for the 1986-87 academic year, by selected student and institutional characteristic 33

4.6--Aided undergraduates enrolled in the fall of 1986 who were awarded Pell grants, only, for the 1986-87 academic year, by selected student and institutional characteristic 35

4.7--Aided undergraduates enrolled in the fall of 1986 who were awarded GSL and Pell aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 36

4.8--Composition of three multiple-component aid awards received by full-time undergraduates who were enrolled in the fall of 1986 for the 1986-87 academic year and average aid award, by aid award and control of institution 37

4.9--Aided undergraduates enrolled in the fall of 1986 who were awarded institutional grant aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 38

4.10--Aided undergraduates enrolled in the fall of 1986 who were awarded a combination of Pell, other Federal grants, and State grants for the 1986-87 academic year, by selected student and institutional characteristic 39

4.11--Aided undergraduates enrolled in the fall of 1986 who were awarded private grant aid, only, for the 1986-87 academic year, by selected student and institutional characteristic 40

4.12--Aided undergraduates enrolled in the fall of 1986 who were awarded private grants, only, for the 1986-87 academic year, by selected student and institutional characteristic 42

Appendix Tables

A2.1a--Aided dependent undergraduates enrolled in the fall of 1986, by source of aid award, cost of attendance, and family income 57

Page

A2.1b--Aided independent undergraduates enrolled in the fall of 1986, by source of aid award, cost of attendance, and family income 58

A2.2--Aided undergraduates enrolled in the fall of 1986, by source of aid award and control and level of institution 59

A2.3--Aided undergraduates enrolled in the fall of 1986, by source of aid award, attendance status and dependency status 60

A2.4--Aided undergraduates enrolled in the fall of 1986, by source of aid award, age, academic level, and grade point average 61

A2.5--Aided undergraduates enrolled in the fall of 1986, by source of aid, sex, and race/ethnicity 62

A3.1a--Aided dependent undergraduates enrolled in the fall of 1986, by type of aid award, cost of attendance, and family income 63

A3.1b--Aided independent undergraduates enrolled in the fall of 1986, by type of aid award, cost of attendance, and family income 64

A3.2--Aided undergraduates enrolled in the fall of 1986, by type of aid award, and control and level of institution 65

A3.3--Aided undergraduates enrolled in the fall of 1986, by type of aid award, attendance status, and dependency status 66

A3.4--Aided undergraduates enrolled in the fall of 1986, by type of aid award, age, academic level, and grade point average 67

A3.5--Aided undergraduates enrolled in the fall of 1986, by type of aid award, sex, and race/ethnicity 68

A4.1a--Aided dependent undergraduates enrolled in the fall of 1986, by aid award, cost of attendance, and level of family income 69

A4.1b--Aided independent undergraduates enrolled in the fall of 1986, by aid award, cost of attendance, and level of family income 70

A4.2--Aided undergraduates enrolled in the fall of 1986, by source and type of award, and control and level of institution 71

A4.3--Aided undergraduates enrolled in the fall of 1986, by source and type of award, attendance status, and dependency status 72

Page

A4.4--Aided undergraduates enrolled in the fall of 1986, by source and type of award, age, academic level, and grade point average 73

A4.5--Aided undergraduates enrolled in the fall of 1986, by source and type of aid award, sex, and race/ethnicity 74

B.1--Response rates for the student questionnaire mailout based on student characteristics from the institutional records data 81

B.2--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid from a single source for the 1986-87 academic year and for average award, by source and selected student and institutional characteristic 84

B.3--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of three multiple-source awards and average aid award, by source of award, and award, and selected student and institutional characteristic 86

B.4--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average award, by type of aid award and selected student and institutional characteristic 88

B.5--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year and average aid award, by aid award and selected student and institutional characteristic 90

B.6--Standard errors of average awards for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year, by aid award and selected student and institutional characteristic 92

C.1--Aided undergraduates who received grant only awards, by the type of award they received 97

D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percentage receiving the award, and the average amount of the award for full-time students 101

Chapter I: An Overview

Purpose

Issues related to financial aid for students enrolled in postsecondary institutions have been and continue to be the subject of study, analysis, argument and debate. In 1985, the National Center for Education Statistics (NCES) initiated The National Postsecondary Student Aid Study (NPSAS) to better address these student financial aid issues. The NPSAS survey collected information for the first time during the 1986-87 school year. (A more detailed description of this survey is provided in the technical notes section of appendix A.) Two reports have been released by NCES based on this database. The first report focused on how undergraduates financed their postsecondary education in the 1986-87 academic year and the second report focused on graduate and first-professional students.

This report focuses on the combinations of aid (or aid awards or packages) undergraduate students received from one or more financial aid programs. One of the chapters in the first NPSAS report provided information on combinations of aid to undergraduates, but this report provides more detail on this important issue. The NPSAS survey identified a total of 65 different aid programs from which a student could receive aid. Because the number of ways these aid programs can be combined to describe student aid awards is in the millions, useful analysis requires that the programs be grouped together in meaningful ways.[2] Three ways have been chosen for this report; however, the richness of the NPSAS data base permits a multitude of different analytic approaches.

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[2] Numerous methods have been used to describe aid awards. Nichols (1980) defined them most narrowly by restricting his exploration to the Campus-Based Aid Program. Smith and Henderson (1977) were slightly more inclusive than Nichols. They added Pell grants. Stampen and Cabrara (1986a) looked at grants, loans, and college work-study. Wagner and Tabler (1977) and Olivas (1985) broke out transfer benefits from grants to use a four category typology. Carroll (1984) used grants and loans but broadened work to include both work-study and off-campus earnings (non-term-time employment). Stampen and Cabrara (1986b) grouped aid into three categories based on the extent to which financial need was demonstrated. The broadest methodology was used by Anderson (1986) when he used grants, loans, scholarships, college work-study and personal resources (parental contributions and student self-support) as package components. Packages were also analyzed, by source, by Wagner and Rice (1977) and Olivas (1985). Both used two components, Federal and non-Federal. Finally, one of the most unique approaches to constructing packages was proposed by Maw (1987) who used cluster analysis to develop package components.

Report structure

Chapters 2, 3, and 4 of this report each present a different way of describing the aid awards that undergraduate students received. Chapter 2 groups aid by source. There are four sources: Federal, State, institutional (i.e., the postsecondary institution), and private. Chapter 3 groups aid by type: grants, loans, and work-study. Chapter 4 combines the approaches in the prior two chapters. Chapter 5 provides a summary of the findings. A glossary is provided at the end of chapter 5. The appendices provide additional findings or results of the analyses and technical notes on sampling, survey and item response rates, variable definitions, and standard errors of estimates. In each chapter the following two questions are addressed:

1. How were the sources and/or types of aid combined to produce aid awards?

2. What are the characteristics of the undergraduate students who received these awards?

Caveats

The data presented in this report are based on a nationally representative sample of postsecondary students enrolled in the fall of 1986. Since the data are based on a sample, they are estimates and therefore subject to sampling variability. Because the sample is of students enrolled in the fall, it does not represent all students enrolled in a postsecondary institution at all times during the 1986-87 school year.[3] This report focuses on aided undergraduates, only. The tables in each chapter contain information on the percentage of aided undergraduates who received awards. Information on the average amount of the awards is found in appendix A.

Some of the estimates presented in this report may differ slightly from estimates presented in the initial NPSAS report of undergraduate financing of postsecondary education. There are two reasons for this. First, the NPSAS report was based on a preliminary data file. The final data file refines some variables and contains additional variables that are used in this report. Second, in computing average awards, the first NPSAS report placed undergraduates into one of two groups: a "full-time, full-year" group; or an "all other" group. This report places undergraduates into one of three groups: a "full-time, full-year" group; a "half-time" or more but not full-time" group; or a

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[3] A detailed discussion of the differences between the NPSAS fall sample database and other data bases is found on pp. 119-137 of the first NPSAS report: *Undergraduate Financing of Postsecondary Education: A Report of the 1987 National Postsecondary Student Aid Study*, May 1988 U.S. Department of Education, National Center for Education Statistics.

"less than half-time" group. In this report a student who attended a postsecondary institution in the fall but not in the spring term would have his or her award multiplied by two and placed in the "full-time, full-year" group. This procedure has led to slightly larger average awards than those in the first NPSAS report. While comparisons between characteristics of students and postsecondary institutions, on the one hand, and student financial aid awards, on the other hand, are presented in this report, no causal relationship can be assumed between aid received and any student or institutional characteristics or behaviors.

Background

At most postsecondary institutions, the student financial aid office coordinates and distributes student financial aid. This may be a complex task. The office must be sensitive to the needs of the institution to attract the most qualified students, while at the same time provide an equitable distribution of its financial aid resources among its needy students. Furthermore, all the aid its students receive is not directly under institutional control. Frequently, students bring aid with them when they come to an institution. Federal aid in the form of Pell Grants and Guaranteed Student Loans, now called Stafford Loans, some forms of State aid, and aid from private employers are examples of the aid which students may bring with them to the campus. The student financial aid office is further limited by the aid provider in how it distributes aid. For example, the Federal Government typically requires that the aid recipient attend school at least half-time, make satisfactory progress in his or her course of study, receive no more than legislated maximum amounts for an individual program, and demonstrate a financial need.

To calculate a student's financial need, the institution's financial aid office must account for the student's room and board costs as well as the costs of books, supplies, transportation, and personal expenses. In addition, the procedure takes into account what the family is expected to contribute to the financing of school expenses. Both the calculation of school expenses and the expected family contribution must take into consideration unique student financial circumstances. Out of this milieu of goals, constraints, and considerations, the institution's financial aid office then constructs an aid award, or package, for each individual student in need of one.

Each institution may be expected to allocate its financial aid resources to best meet the financial needs of its students. Yet, when examining the distribution of aid to undergraduates at many different institutions, the patterns of aid distribution which emerge may suggest otherwise. This is to be expected. Different institutions have at their disposal different forms and amounts of financial aid and different institutions attract students with differing personal resources and differing amounts of aid which they bring to campus with them. For example, private, not-for-profit institutions have more institutional aid available for their students than other institutions, while public institutions have a greater proportion of students who bring aid with them from private sources, such as employers. For these reasons, it is inappropriate to assume that the distributions

presented in this report reflect the distribution of aid at any one institution.

Table 1.1 puts the findings on aided undergraduates into the larger context of all undergraduates enrolled in the fall of 1986. It presents the proportion of all undergraduates who received any financial aid in the 1986-87 school year by the student characteristics that are used throughout the report.

Table 1.1--Undergraduates enrolled in the fall of 1986, by aid status for the 1986-87 academic year and selected student and institutional characteristic

Dependency status, cost of attendance and family income	Number (in thous.)	Aided under-graduates (percent)	Selected institutional and student characteristic	Number (in thous.)	Aided under-graduates (percent)
Total	11,185	48.6	Total	11,185	48.6
Dependent students	7,048	47.8	Control of institution		
Low cost:			Public	8,558	41.4
Low family income	960	56.9	Private, not-for-profit	2,026	68.1
Median family income	1,306	38.4	Private, for-profit	602	85.0
High family income	1,678	21.3			
High cost:			Attendance status		
Low family income	665	84.6	Full-time	6,960	60.3
Median family income	884	73.1	Half-time or more	2,209	38.3
High family income	1,553	48.4	Less than half-time	2,017	19.1
			Age		
Independent students 1/	4,138	49.9	23 or younger	6,754	52.9
Low cost:			24-29	1,880	45.5
Low family income	690	59.4	30 or older	2,551	39.4
Median family income	729	55.2			
High family income	1,738	28.4	Academic level		
			Contact hour	558	69.3
High cost:			Freshman	3,445	50.1
Low family income	310	87.4	Sophomore	2,814	46.4
Median family income	336	88.4	Junior	1,769	50.5
High family income	325	57.4	Senior	2,599	43.0
			Grade point average 2/		
			2.3 or less	2,461	45.3
			2.4-2.8	1,546	48.8
			2.9-3.3	2,146	47.4
			3.4-4.0	1,544	46.5

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; They do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details on the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

As can be seen from this table, slightly less than one-half (49 percent) of all undergraduates who were enrolled in the fall of 1986 received some form of financial aid during the 1986-87 academic year. Undergraduates from low income families were more likely to receive aid than those from high income families. Those who attended a high-cost institution were more likely to receive aid than those who attended a low-cost institution, controlling for level of family income. Undergraduates who attended a private, for-profit institution were more likely to receive aid than those who attended a public institution (85 versus 41 percent, respectively). Full-time undergraduates were more likely

than those who attended less than half-time to receive some form of financial aid (60 versus 19 percent, respectively) and contact-hour students were more likely than credit-hour students to receive financial aid. Finally, receiving financial aid seems to be unrelated to the grade point average these students earned.

Chapter II: Aid Awards by Source of Aid

Background

There are four sources of student financial aid: Federal, State[4], institutional, and private. Postsecondary institutions are the institutional source. As figure 2.1 indicates, of all the aid awarded to undergraduates enrolled in postsecondary institutions in the fall of 1986, the Federal Government was the largest supplier, furnishing 62 percent of all funds, with institutions providing 21 percent, States 11 percent, and private sources about 6 percent.

This pattern has existed over the past decade. The Federal government has been the largest supplier of student financial aid since the 1965-66 academic year.[5]

How sources of aid were combined

Although there are but four sources of aid, one of the most striking aspects of aid awards is that these sources are not frequently combined. Close to 60 percent of all aided undergraduates received an award stemming from one source alone. Only 11 percent of aided undergraduates received an award combining three or more sources (table 2.1).

Because the Federal Government was the dominant supplier of financial aid, it's not surprising to find that more undergraduates relied on this source of aid than any other. Seventy-one percent of aided undergraduates received some Federal aid, and 32 percent received only Federal aid (table 2.1). The Federal aid, only, award was the largest of all single-source packages ($3,414).

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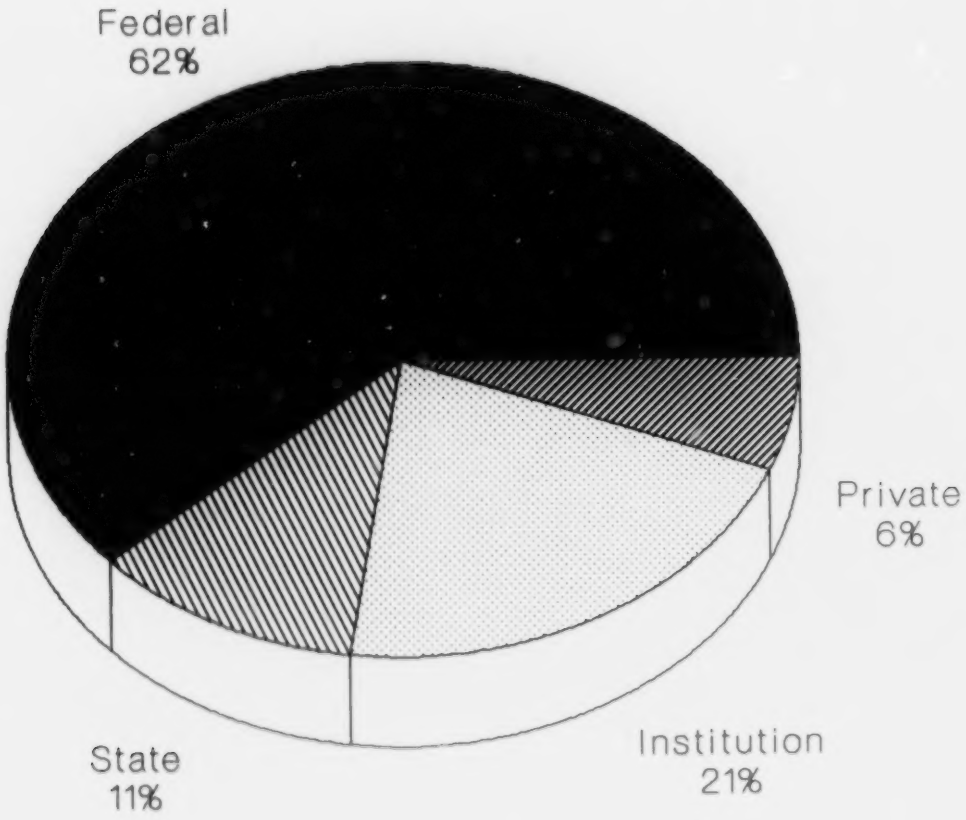
4 States provide sizeable amounts of aid to public institutions enabling them to charge lower tuitions than private institutions. While these amounts may be thought of as financial aid to all students who attend these institutions, they are not usually included in a discussion of student financial aid and will be excluded from the discussion here.

5 For data on trends in sources of student financial aid since the 1963-64 academic year, see the College Board series of publications, *Trends in Student Financial Aid*. However, these publications do not separate sources of funds by education level, undergraduate, graduate, and first-professional, and they do not provide data on private sources.

Figure 2.1--Contributions of the four sources of aid



SOURCE: The 1987 National Postsecondary Student Aid Study

Table 2.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year, by number of sources of aid and source of aid 1/

Number of sources	Aid award by source of aid	Aided undergraduates	Average award for full-time aided undergraduates 2/
	Number (in thousands)	5,431	
		Percent	
One	**All single-source awards**	**58.1**	
	Federal only	32.4	$3,414
	Institutional only	15.2	2,133
	Private only	7.7	2,005
	State only	2.8	1,333
Two	**All two-source awards**	**30.3**	
	Federal and state only	16.4	3,928
	Federal and institutional only	9.0	5,794
	Federal and private only	2.2	4,792
	Institutional and private only	1.5	3,963
	State and institutional only	1.0	3,589
	State and private only	0.2	3,307
Three	**All three-source awards**	**10.0**	
	Federal, state, and institutional only	6.9	6,706
	Federal, state, and private only	1.6	4,886
	Federal, institutional, and private only	1.3	7,442
	State, institutional, and private only	0.2	5,731
Four	**Federal, State, institutional, and private**	**1.4**	8,156

1/ Percentages will not sum to 100 because some aided undergraduates did not report their source of aid.
2/ See Appendix B for a discussion of students included in each attendance status.

NOTE: The percentages are based on unduplicated counts of aided undergraduates.

SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Institutions provided 21 percent of the aid received, and supported 36 percent of aided undergraduates (table 2.1). About half of the undergraduates who received institutional aid, received it alone.

States were the third largest suppliers of student financial aid. Despite the fact that roughly one-third (31 percent) of aided undergraduates received State aid (table 2.1), very few (3 percent) relied on it as their only source. Hence, State aid was much more likely to be combined with aid from other sources, especially Federal aid, than awarded by itself.

Private sources supplied only 6 percent of all the aid awarded. It went to 16 percent of aided students, about half (49 percent) of whom received an award consisting solely of private aid (table 2.1). The average private aid, only, award was similar in amount to the average institutional aid award and larger than the average State aid, only, award.

Components of multiple-source awards

Table 2.2 examines the three most commonly held multiple-source aid awards: Federal and State, only; Federal and institutional, only; and Federal, State, and institutional, only awards. In each of these three multiple-source awards the Federal component was the

largest, ranging from a high of 70 percent of all aid on average to slightly less than 50 percent of all aid.

Table 2.2 also indicates that the amounts representing each of the components varied by control of the postsecondary institution. The Federal component of the Federal and State aid, only, award was largest at public institutions. The institutional component of the Federal and institutional aid, only, award was largest for undergraduates at private, not-for-profit institutions.

Table 2.2--Average aid award and composition of three multiple-source aid awards awarded to full-time undergraduates enrolled in the fall of 1986 who received aid for the 1986-87 academic year, by control of institution

Control of institution	Federal and State only			Federal and institutional only			Federal, State and institutional only			
		Percent			Percent			Percent		
	Average amount*	Federal	State	Average amount*	Federal	Inst.	Average amount*	Federal	State	Inst.
Total	$3,928	69.9	30.1	$5,794	59.0	41.0	$6,708	46.9	24.8	28.2
Control										
Public	3,466	73.9	26.1	4,184	68.9	31.1	4,664	56.6	19.9	23.4
Private, not-for-profit	5,151	61.3	38.7	6,986	54.3	45.7	7,679	44.1	26.2	29.8
Private, for-profit	6,095	62.4	37.6	6,574	63.1	36.9	--	--	--	--

* Average amounts are for aided full-time undergraduates. Award amounts for undergraduates who reported that they were enrolled full-time for the fall term only were included by multiplying their award amounts by two. This procedure may represent an under-or over-estimate for those students who attended public, for-profit institutions which are not typically on a terms system.
-- Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Characteristics of recipients

The Federal aid, only, recipients

Thirty-two percent of aided undergraduates received federal aid, only, in an amount averaging $ 3,414 (table 2.1). Legislation requires that Federal student financial aid be directed to needy students. Table 2.3 indicates that undergraduates who only received Federal aid were more likely to be those from families with low than high family incomes. (The exception to this is independent students attending high cost institutions.) Aided undergraduates who attended private, for-profit institutions were more likely to receive only Federal aid than those who attended other types of institutions. Aided undergraduates who attended private, not-for-profit institutions were least likely to receive such an award (table 2.3).

Aided undergraduates enrolled half-time or more, but not full-time, were about as likely to be awarded Federal aid, only, as full-time students (table 2.3) were. The age group most likely to receive Federal aid, only, was the 24- to 29-year-old group. Independent

students were more likely than dependent students to receive such an award (40 versus 28 percent, respectively). Among credit-hour students, those with the lowest grade point averages (GPA) were more likely to receive Federal aid, only, than those with the highest GPA. (Appendix A contains tables with additional information to that provided in the text. For example, tables A2.1a-A2.5 contain information on average award amounts, the distribution of awards by institution level, attendance status, academic level, sex, and race/ethnicity.)

Table 2.3--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal aid, only, for the 1986-87 academic year by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Federal aid only (percent)	Selected institutional and student characteristic	Number (in thous.)	Federal aid only (percent)
Total	5,431	32.4	Total	5,431	32.4
Dependent students	3,367	28.0	Control of institution		
Low cost:			Public	3,540	32.5
Low family income 1/	547	33.1	Private, not-for-profit	1,380	15.0
Medium family income	501	30.1	Private, for-profit	511	78.1
High family income	357	24.9			
			Attendance status		
High cost:			Full-time	4,200	33.1
Low family income	563	31.5	Half-time or more	845	38.2
Medium family income	647	24.3	Less than half-time	386	11.7
High family income	752	25.0			
			Age		
Independent students 2/	2,064	39.5	23 or younger	3,571	29.8
Low cost:			24-29	855	43.1
Low family income	409	42.9	30 or older	1,004	32.4
Medium family income	402	41.1			
High family income	494	28.4	Grade point average 3/		
			2.3 or less	1,115	34.8
High cost:			2.4-2.8	754	29.9
Low family income	271	42.1	2.9-3.3	1,016	28.3
Medium family income	297	47.1	3.4-4.0	718	22.7
High family income	186	41.5			

1/ Low cost refers to student reported attendance costs less than the median cost for undergraduates of $4,523. The three income ranges for dependent students are: less than $18,641, $18,641 to $36,076, and more than $36,076. For independent students these ranges are: less than $5,028, $5,028 to $15,769, and more than $15,069. See Appendix B for a more detailed discussion.
2/ Details do not add to total because of missing values.
3/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; They do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The institutional aid, only, recipients

Fifteen percent of aided undergraduates received aid from institutions, only, in an amount averaging $2,133 (table 2.1). The characteristics of these aid recipients were very different from those who received only Federal aid (table 2.3). Aided undergraduates from families in the highest income bracket were more likely to receive this type of award than those from families in the lowest income bracket. Aided students who attended public or a private, not-for-profit institutions were more likely to receive this award than those who attended private, for-profit institutions. Students who received only Federal aid

or only institutional aid differed in attendance status. The Federal aid, only, recipients were most likely to attend school half-time or more while the institutional aid, only, recipients were most likely to be enrolled less than half-time. Finally, aided undergraduates with the highest grade point averages were more likely to receive institional aid, only, awards than those with the lowest GPAs.

Table 2.4--Aided undergraduates enrolled in the fall of 1986 who were awarded institutional aid, only, for the 1986-87 academic year by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Institutional aid only (percent)	Selected institutional and student characteristic	Number (in thous.)	Institutional aid only (percent)
Total	5,431	15.2	Total	5,431	15.2
Dependent students	3,367	18.4	Control of institution		
Low cost:			Public	3,540	17.0
Low family income	547	14.1	Private, not-for-profit	1,380	15.6
Medium family income	501	23.8	Private, for-profit	511	2.3
High family income	357	37.4			
			Attendance status		
High cost:			Full-time	4,200	13.3
Low family income	563	6.6	Half-time or more	845	15.9
Medium family income	647	10.6	Less than half-time	386	34.6
High family income	752	24.7			
			Age		
Independent students 1/	2,064	10.0	23 or younger	3,571	16.0
Low cost:			24-29	855	12.5
Low family income	409	7.2	30 or older	1,004	14.9
Medium family income	402	9.8			
High family income	494	18.2	Grade point average 2/		
			2.3 or less	1,115	12.3
High cost:			2.4-2.8	754	13.7
Low family income	271	3.8	2.9-3.3	1,016	15.7
Medium family income	297	3.1	3.4-4.0	718	21.1
High family income	186	14.2			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The private aid, only, recipients

Eight percent of aided undergraduates received awards, from private sources, in annual amounts averaging which had an $2,005 (table 2.1). The characteristics of those aided undergraduates who received private aid awards were very similar to those who received the institutional aid, only, awards (table 2.4).

Aided undergraduates from families in the highest family income bracket were more likely to receive the private aid, only, award than those from families in the lowest income bracket (table 2.5). Those aided undergraduates who attended public or private, not-for-profit institutions were more likely to receive this type of award than those who attended private, for-profit institutions. Like those who received only institutional aid, these

recipients were more likely to receive private aid if they attended less than half-time than if they attended either full-time, or half-time, or more. Finally, those with high grade point averages were more likely to receive this award than those with a low GPAs.

Table 2.5--Aided undergraduates enrolled in the fall of 1986 who were awarded private aid, only, for the 1986-87 academic year by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Private aid only (percent)	Selected institutional and student characteristic	Number (in thous.)	Private aid only (percent)
Total	5,431	7.7	Total	5,431	7.7
Dependent students	3,367	5.3	Control of institution		
Low cost:			Public	3,540	8.9
Low family income	547	5.8	Private, not-for-profit	1,380	6.6
Medium family income	501	7.9	Private, for-profit	511	1.8
High family income	357	12.7			
			Attendance status		
High cost:			Full-time	4,200	3.6
Low family income	563	1.3	Half-time or more	845	12.2
Medium family income	647	2.6	Less than half-time	386	42.0
High family income	752	4.9			
			Age		
Independent students 1/	2,064	11.6	23 or younger	3,571	4.1
Low cost:			24-29	855	10.0
Low family income	409	4.2	30 or older	1,004	18.2
Medium family income	402	4.9			
High family income	494	34.2	Grade point average 2/		
			2.3 or less	1,115	5.0
High cost:			2.4-2.8	754	5.2
Low family income	271	1.7	2.9-3.3	1,016	9.2
Medium family income	297	2.3	3.4-4.0	718	15.5
High family income	186	11.4			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Recipients of private aid, only, differed from those who received only institutional aid in terms of dependency status and age. Dependent students were more likely to receive only institutional aid whereas independent students were more likely to receive only private aid. Age was not related to receipt of an institutional aid, only, award but those in the oldest age group were more likely to receive private aid, only, awards than those in the younger age groups.

The State aid, only, recipients

The average amount of a State aid, only, award was $1,333 for the 3 percent of aided undergraduates who received one (table 2.1). State aid was much more likely to be combined with aid from other sources than to be awarded alone. It also tended to be

evenly distributed among aided undergraduates, regardless of student characteristics.

The Combined Federal and State aid, only, recipients

The 16 percent of aided undergraduates who were awarded a combination of Federal and State received $3,928 on average (table 2.1). Because the Federal component in this award represents, an average, 70 percent of the aid (table 2.2), its distribution among aided undergraduates is expected to be similar to the distribution of the Federal aid, only, award. Indeed, this is the case with respect to family income, attendance status, and grade point average. Unlike the Federal aid, only, award, however, aided undergraduates who attended public institutions were more likely than those who attended private, for-profit institutions to receive a combined Federal and State award.

Table 2.6--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal and State aid, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Federal & State only (percent)	Selected institutional and student characteristic	Number (in thous.)	Federal & State only (percent)
Total	5,431	16.4	Total	5,431	16.4
Dependent students	3,367	15.5	Control of institution		
Low cost:			Public	3,540	19.5
Low family income	547	25.5	Private, not-for-profit	1,380	10.7
Medium family income	501	17.5	Private, for-profit	511	10.5
High family income	357	5.5			
High cost:			Attendance status		
Low family income	563	22.3	Full-time	4,200	18.4
Medium family income	647	15.7	Half-time or more	845	13.7
High family income	752	6.1	Less than half-time	386	0.1
			Age		
Independent students 1/	2,064	18.0	23 or younger	3,571	16.6
Low cost:			24-29	855	15.7
Low family income	409	26.2	30 or older	1,004	16.3
Medium family income	402	24.3			
High family income	494	4.3	Grade point average 2/		
			2.3 or less	1,115	21.5
High cost:			2.4-2.8	754	19.9
Low family income	271	24.0	2.9-3.3	1,016	15.3
Medium family income	297	21.4	3.4-4.0	718	9.5
High family income	186	8.5			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The Federal and institutional aid, only, recipients

The average amount of aid that aided full-time undergraduates received for this type

of award was $5,794; nine percent of aided undergraduates received one (table 2.1). This amount was the largest of the two-source aid awards. As table 2.2 indicates, on average, 60 percent of the aid in this award came from the Federal Government and 40 percent came from postsecondary institutions. The average size of this award, and the fairly substantial institutional aid component, suggest that those who attended high cost private, not-for-profit institutions would be its primary recipients. This conjecture is supported by the data in table 2.7. Students at these institutions were more likely to receive a combination of Federal and institutional aid than those who attended the other two types of institutions. Full-time students were more likely to receive this award than those who attended less than full time. Aided undergraduates in the youngest age group were more likely to receive a combination of Federal and institutional aid than those in the older age groups. Finally, since we have seen that the Federal aid, only, and the institutional aid, only, awards were distributed in dissimilar ways across income brackets, it is not surprising to find that this award was approximately evenly distributed across income groups.

Table 2.7--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal and institutional aid, only, for the 1986-87 academic year by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Federal & inst. only (percent)	Selected institutional and student characteristic	Number (in thous.)	Federal & inst. only (percent)
Total	5,431	9.0	Total	5,431	9.0
Dependent students	3,367	10.0	Control of institution		
Low cost:			Public	3,540	6.3
Low family income	547	5.8	Private, not-for-profit	1,380	18.1
Medium family income	501	4.7	Private, for-profit	511	3.1
High family income	357	4.0			
High cost:			Attendance status		
Low family income	563	11.2	Full-time	4,200	10.2
Medium family income	647	13.4	Half-time or more	845	6.7
High family income	752	15.7	Less than half-time	386	0.7
			Age		
Independent students 1/	2,064	7.4	23 or younger	3,571	10.7
Low cost:			24-29	855	6.5
Low family income	409	7.9	30 or older	1,004	5.2
Medium family income	402	7.8			
High family income	494	3.7	Grade point average 2/		
			2.3 or less	1,115	9.3
High cost:			2.4-2.8	754	10.2
Low family income	271	9.6	2.9-3.3	1,016	9.8
Medium family income	297	9.7	3.4-4.0	718	9.3
High family income	186	8.1			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The Federal, State, and institutional aid, only, recipients

Aided undergraduates who received this award (7 percent) received $6,706 on average. The Federal component of this award was slightly less than 50 percent, on average (table 2.2), with the other two components contributing roughly one-fourth each. The average size of the award, along with the presence of an institutional aid component, again suggest that aided undergraduates who attended private, not-for-profit institutions would be its most likely recipients. Indeed, the data in table 2.8 indicate that these students were more likely to receive this type of award than those at the other two types of institutions. Traditional students (those in the youngest age group and those who attended full time) were more likely than their counterparts to receive an award that combined Federal, State, and institutional aid, only. Finally, this type of award seems to be evenly distributed across grade point averages, but more likely to be received by students from families in the low than high income brackets.

Table 2.8--Aided undergraduates enrolled in the fall of 1986 who were awarded Federal, State, and institutional aid, only, for the 1986-87 academic year by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Federal, State & instit. only (percent)	Selected institutional and student characteristic	Number (in thous.)	Federal, State & instit. only (percent)
Total	5,431	6.9	Total	5,431	6.9
Dependent students	3,367	8.6	Control of institution		
Low cost:			Public	3,540	3.7
Low family income	547	5.0	Private, not-for-profit	1,380	17.3
Medium family income	501	3.0	Private, for-profit	511	0.6
High family income	357	1.3			
High cost:			Attendance status		
Low family income	563	14.8	Full-time	4,200	8.2
Medium family income	647	16.5	Half-time or more	845	2.6
High family income	752	6.9	Less than half-time	386	1.3
			Age		
Independent students 1/	2,064	4.0	23 or younger	3,571	8.8
Low cost:			24-29	855	3.4
Low family income	409	3.5	30 or older	1,004	2.8
Medium family income	402	3.2			
High family income	494	1.1	Grade point average 2/		
			2.3 or less	1,115	7.0
High cost:			2.4-2.8	754	9.0
Low family income	271	7.8	2.9-3.3	1,016	8.5
Medium family income	297	7.5	3.4-4.0	718	6.0
High family income	186	4.2			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

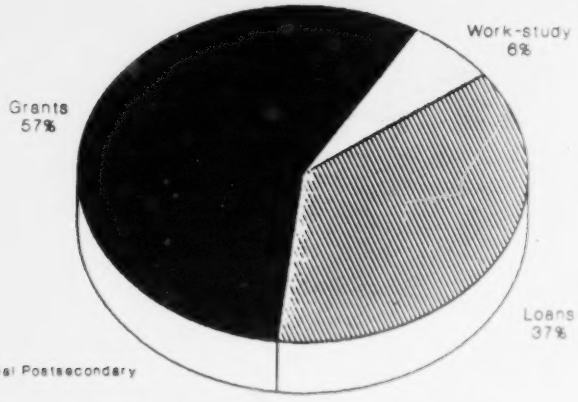
Chapter III: Aid Awards By Type Of Aid

Background

In this chapter, student financial aid is grouped into three categories by type of aid: grants, loans, and work-study. These three groups of aid include a wide variety of more specific types of aid. Grants include scholarships, tuition wavers, and fellowships. Work-study includes employment received through the campus Office of Student Financial Aid, but excludes work which the student obtained on his or her own initiative. The Federal work-study program, which is by far the largest work-study program, subsidized the student's wages up to 80 percent in the 1986-87 academic year. Historically, the jobs available to students have been primarily on campus and associated with work for a nonprofit organization. Only recently has the Federal work-study program been extended to students who are enrolled in private, for-profit postsecondary institutions. Teaching and research assistantships also are included in the work-study category.

The estimated proportions of total aid provided to these aided undergraduates enrolled in the fall of 1986, through these three types of aid, were 56.7 percent in grants, 37.0 percent in loans, and 6.3 percent in work-study (figure 3.1).[6]

Figure 3.1--Percentage of total student financial aid, by type of aid



SOURCE: The 1987 National Postsecondary Student Aid Study

[6] A somewhat different picture of the distribution of these three types of aid and how the distribution has changed in recent years may be obtained from College Board publications. As mentioned previously, the College Board data are not broken out by level of education and exclude private aid sources (which for undergraduates consists primarily of grant aid). Nonetheless, these data suggest that for all postsecondary students, grant aid, as a proportion of all aid, has declined steadily between the 1975-76 and 1984-85 academic years. Since then, it has leveled off. Loan aid increased steadily between the 1975-76 and 1984-85 academic years. Since that period, it has leveled off also. Work-study aid has always been a small and relatively constant portion of total aid.

How types of aid were combined

Just as undergraduates were more likely to receive a single-source aid award than a multiple-source aid award, they were also more likely to receive a single-type aid award than a multiple-type aid award. Fifty-nine percent of aided undergraduates received only one type of aid in their award (table 3.1). The most common single-type aid award was the grant, only, award, which went to 43 percent of aided undergraduates. Among undergraduates who received a grant, 52 percent received only a grant; 48 percent received a grant in combination with another type of aid. The average award for full-time undergraduates who received a grant alone was $2,456. When grants were combined with other types of aid, the total average award was larger.

Table 3.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year, by the number of types of aid and aid award

Number of types	Aid awards by type of aid	Aided undergraduates	Average award for full-time aided undergraduates
	All aided undergraduates	5,431	
One	Total	59.3	
	Grants only	43.0	$2,456
	Loans only	13.6	2,793
	Work-study only	2.7	1,652
Two	Total	32.7	
	Grants and loans only	27.6	5,343
	Grants and work-study only	4.5	4,583
	Loans and work-study only	0.6	4,114
Three	Grants, loans, and work-study	7.7	7,287

NOTE: Percentages are based on unduplicated counts of aided undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Undergraduates who borrowed were more likely to receive a loan in combination with some other type of aid than to have a loan as the only type of aid they received. Of the 50 percent of aided undergraduates who borrowed, one-fourth (27.5 percent) relied on loans alone; and three-fourths relied on loans in combination with other types of aid, the most frequent combination being grant aid (table 3.1). Loans were much more likely to be combined with grants than with work-study. The average loan, only, award was $2,793, while the average loan and grant combination award was $4,583 for full-time, aided undergraduates.

Only 16 percent of aided undergraduates received work-study aid. Of these, the vast majority received work-study aid in combination with other types of aid. Seventeen percent of those who received work-study relied on it alone while 83 percent had their work-study combined with another form of aid. Undergraduates who received work-study

were much more likely to have it combined with grant aid than with loan aid, although the proportion receiving grant and work study aid was small (4.5 percent).

Components of multiple-type aid awards

Of the various awards consisting of more than one type of aid, by far the most common was the grant and loan combination (table 3.1). It was held by 28 percent of aided undergraduates and had an average value of $5,343 for full-time undergraduates. The next most common were the grant, loan, and work-study combination (average value, $7,287) and the grants and work-study combination (average value, $4,583), held by 8 and 4 percent of aided undergraduates, respectively. One percent of aided undergraduates held the loan and work-study combination. Multiple-type awards averaged at least a thousand dollars more than single-type aid awards.

The proportions of grants and loans were equal (50 percent for each component) for all full-time undergraduates who were awarded such a combination, but they varied according to the type of institution the student attended (table 3.2). Undergraduates at private, not-for-profit institutions had a larger proportion of grants (58 percent) than loans (42 percent) in their awards. The opposite was the case for undergraduates at the private, for-profit institutions (42 percent grants and 58 percent loans, on average).

Table 3.2--The average amounts and percentage distribution of single-type components of multiple-type awards to full-time aided undergraduates, by award and control of the institution

Control of institution	Loan and work-study award			Grant and work-study award			Grant and loan award			Grant, loan & work-study award			
		Components			Components			Components			Components		
	Average amount	Loans	Work-study	Average amount	Grant	Work-study	Average amount	Grant	Loan	Average amount	Grant	Loan	Work-study
Total	$4,114	65.5	34.5	$4,583	67.2	32.9	$5,343	50.6	49.5	$7,287	50.9	33.6	15.5
Control													
Public	3,993	60.8	39.2	3,937	62.0	38.0	4,312	48.0	52.0	5,429	40.8	38.1	21.1
Private, not-for-profit	4,030	70.0	30.0	6,276	76.0	24.0	6,575	57.7	42.2	8,835	56.4	31.1	12.5
Private, for-profit	--	--	--	--	--	--	6,087	42.2	57.8	--	--	--	--

-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates.

SOURCE: U. S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Among all those who were awarded a combination of grants, loans, and work-study awards, grants made up one-half (51 percent) of the award amount, loans made up one-third (34 percent) and work-study one-sixth (16 percent) (table 3.2). Undergraduates who attended public institutions and received this award, had a smaller proportion of grants in their packages (41 percent) and a larger proportion of loans and work-study. The opposite was the case for undergraduates who attended private, not-for-profit institutions. They received a slightly larger grants component and slightly smaller loans and work-

study components.

Because the overall proportion of work-study aid was much smaller than the proportion of grant aid, it is not surprising to find that the work-study component of the combined grant and work-study award was also smaller. Grants made up two-thirds of these awards (table 3.3). For students who attended public institutions and received this package, grants made up slightly less than two-thirds of it, while they made up more than two-thirds for undergraduates at private, not-for-profit institutions.

Characteristics of recipients

The grant aid, only, recipients

These recipients represented 43 percent of all aided undergraduates. The full-time undergraduates among them received, on average, an award of $2,456 (table 3.2). Grant aid is often thought of as being targeted to the most needy students, with loan and work-study aid used to supplement grant aid, if necessary.[7] Such does not seem to be the case for aided undergraduates enrolled in the fall of 1986. For independent students and dependent students who attended high cost institutions, the proportion of those who received grant aid, only, was greater among high family income students than low family income students (table 3.3). If one expected a larger proportion of grant aid to be awarded to students from low income families than middle income families (or more middle income families than high income families), then this is surprising news. However, if one were to consider that there are four sources of grant aid (see chapter II), this comes as less surprising. As we have seen from the previous chapter, aided undergraduates from high income families are more likely to receive institutional and private aid than those from low income families. (See appendix C for a listing of all 31 aid combinations, using the chapter IV categorization scheme, that make up the grants, only, award addressed in this chapter.)

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[7] See, for example, Hartman, 1978.

Table 3.3--Aided undergraduates enrolled in the fall of 1986 who were awarded grants, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Grant aid only (percent)	Selected institutional and student characteristic	Number (in thous.)	Grant aid only (percent)
Total	5,431	43.0	Total	5,431	43.0
Dependent students	3,367	40.4	Control of institution		
Low cost:			Public	3,540	50.3
Low family income	547	58.0	Private, not-for-profit	1,380	34.2
Medium family income	501	48.8	Private, for-profit	511	16.2
High family income	357	55.4	Attendance status		
High cost:			Full-time	4,200	36.8
Low family income	563	28.6	Half-time or more	845	54.2
Medium family income	647	26.3	Less than half-time	386	85.3
High family income	752	35.6	Age		
Independent students 1/	2,064	47.2	23 or younger	3,571	38.2
Low cost:			24-29	855	44.7
Low family income	409	51.2	30 or older	1,004	58.4
Medium family income	402	49.6	Academic level		
High family income	494	68.9	Contact hour	387	34.4
High cost:			Freshman	1,727	48.2
Low family income	271	27.9	Sophomore	1,307	45.4
Medium family income	297	27.0	Junior	892	37.8
High family income	186	36.1	Senior	1,118	39.2
			Grade point average 2/		
			2.3 or less	1,115	38.0
			2.4-2.8	754	38.5
			2.9-3.3	1,016	41.8
			3.4-4.0	718	52.7

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

There are other indications that this type of award was distributed more like institutional or private aid than Federal aid. First, students who attended public institutions were more likely than others to receive one (table 3.3). Second, students who attended less than half time were more likely to receive this award than those who attended at least half time or full time (figure 3.7). Third, aided undergraduates with high grade point averages were more likely than those with low GPAs to receive these awards. Finally, those in the oldest age group were more likely to receive this type of award than those in the youngest age group.

A claim often made is that freshmen are attracted to an institution by the offer of grant aid. By the time they become seniors, then, they are less likely to receive grant aid. Weak support for this claim (since the pattern is not consistent across all academic levels) may be found in table 3.3. It shows that 48 percent of the freshmen received this award, while 39 percent of the seniors received only grant aid.

The grant and loan aid, only, recipients

These recipients made up 28 percent of all aided undergraduates. The full-time undergraduates among them received an average award of $5,343 (table 3.1). Unlike the grant aid, only, awards which have several sources, the Federal Government is the major source of loan aid (table 4.1, 4.2, and appendix D). Since loans made up roughly half of these awards (table 3.2), they are likely to be distributed like the Federal aid, only, awards. The distribution of the grant and loan aid, only, and the Federal aid, only, awards have four characteristics in common. First, larger proportions of students with low family incomes received these two types of awards than students with high family incomes (table 3.4). Second, those who attended private, for-profit institutions were more likely than those at the two other types of institutions to receive one or the other of these awards. Third, aided undergraduates who were enrolled less than half time were less likely to receive the awards than those enrolled at least half time. Finally, students with high grade point averages were less likely than those with low GPAs to receive a grant and loan aid, only, or Federal aid, only, award.

Table 3.4--Aided undergraduates enrolled in the fall of 1986 who were awarded grants and loans, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Grants & loans only (percent)	Selected institutional and student characteristic	Number (in thous.)	Grants & loans only (percen
Total	5,431	27.6	Total	5,431	27.6
Dependent students	3,367	26.1	Control of institution		
Low cost:			Public	3,540	21.9
Low family income	547	20.0	Private, not-for-profit	1,380	32.3
Medium family income	501	19.8	Private, for-profit	511	54.9
High family income	357	8.2			
			Attendance status		
High cost:			Full-time	4,200	31.3
Low family income	563	43.8	Half-time or more	845	20.8
Medium family income	667	34.8	Less than half-time	386	2.5
High family income	752	22.6			
			Age		
Independent students 1/	2,064	30.0	23 or younger	3,571	29.0
Low cost:			24-29	855	28.2
Low family income	409	28.3	30 or older	1,004	22.2
Medium family income	402	28.6			
High family income	494	9.8	Grade point average 2/		
			2.3 or less	1,115	29.2
High cost:			2.4-2.8	754	28.9
Low family income	271	52.7	2.9-3.3	1,016	27.0
Medium family income	297	49.7	3.4-4.0	718	20.7
High family income	186	27.0			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The loan aid, only, recipients

Fourteen percent of all aided undergraduates received these awards. The average amount was $2,793 for full-time undergraduates (table 3.1). The primary source of loan aid was the Federal Government (table 4.1, 4.2, and appendix D). According to some analysts,[8] the purpose of loans, and particularly Federal loans, was to increase the choices of institutions a student could attend. Students with low family incomes who chose to attend a high cost institution were expected to supplement their grants with loans in order to attend high cost institutions. Students with greater family incomes were expected to supplement their family support with loans to attend high cost institutions. Therefore, the loan, only, award, would be given to aided undergraduates at high cost schools. The data in table 3.5 suggest that this may be the case, at least for independent students. Since this type of award was likely to be composed mostly of Federal aid, it is not surprising to find that students who attended private, for-profit institutions were most likely to receive one and that full-time and half-time or more students were more likely to receive loan, only, awards than those who attended less than half time.

Table 3.5--Aided undergraduates enrolled in the fall of 1986 who were awarded loan aid, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Loan aid only (percent)	Selected institutional and student characteristic	Number (in thous.)	Loan aid only (percent)
Total	5,431	13.6	Total	5,431	13.6
Dependent students	3,367	15.1	Control of institution		
Low cost:			Public	3,540	13.1
Low family income	547	5.2	Private, not-for-profit	1,380	9.9
Medium family income	501	17.6	Private, for-profit	511	27.3
High family income	357	25.6			
			Attendance status		
High cost:			Full-time	4,200	14.3
Low family income	563	5.1	Half-time or more	845	15.2
Medium family income	647	15.0	Less than half-time	386	2.6
High family income	752	23.2			
			Age		
Independent students 1/	2,064	11.2	23 or younger	3,571	14.2
Low cost:			24-29	855	14.9
Low family income	409	3.6	30 or older	1,004	10.2
Medium family income	402	10.5			
High family income	494	14.7	Grade point average 2/		
			2.3 or less	1,115	14.3
High cost:			2.4-2.8	754	14.0
Low family income	271	3.4	2.9-3.3	1,016	12.9
Medium family income	297	11.7	3.4-4.0	718	10.9
High family income	186	29.7			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

8 See, for example, Hartman, 1978.

The grants, loans, and work-study aid, only, recipients

Eight percent of all aided undergraduates received this type of award. The average award for full-time undergraduates, $7,287, was the largest average among the aid awards characterized by type (table 3.1). Hence, the most likely recipients would be those whose cost of attendance is greatest. Students at private, not-for-profit institutions were more likely to receive this type of award than those at other types of institutions (table 3.6). Since the work-study portion was the smallest component of this award, making up only one-sixth of the average amount (table 3.2), it may be expected that it would be distributed in a fashion similar to the grant and loan, only, aid award. The two awards have three features in common. First, aided undergraduates with low family incomes were more likely to receive these awards than those with high family incomes. Second, full-time students were more likely to receive these awards than those in the other two attendance status catagories. Third, undergraduates in the youngest age category were more likely than those in the oldest to be given one of these awards. Unlike the grant and loan, only, award, students at private, for-profit institutions were no more likely than others to receive a combination grant, loan, and work-study aid, only, award. This is probably due to private, for-profit institutions having limited access to Federal work-study aid during the 1986-87 school year.

Table 3.6--Aided undergraduates enrolled in the fall of 1986 who were awarded grants, loans, and work-study aid, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Grants, loans, & w-s only (percent)	Selected institutional and student characteristic	Number (in thous.)	Grants, loans, & w-s only (percent)
Total	5,431	7.7	Total	5,431	7.7
Dependent students	3,367	9.6	Control of institution		
Low cost:			Public	3,540	5.5
Low family income	547	5.9	Private, not-for-profit	1,380	15.8
Medium family income	501	4.7	Private, for-profit	511	0.7
High family income	357	1.0			
			Attendance status		
High cost:			Full-time	4,200	9.4
Low family income	563	15.9	Half-time or more	845	2.6
Medium family income	647	17.1	Less than half-time	386	0.0
High family income	752	8.6			
			Age		
Independent students 1/	2,064	4.6	23 or younger	3,571	10.0
Low cost:			24-29	855	3.9
Low family income	409	6.3	30 or older	1,004	2.6
Medium family income	402	3.4			
High family income	494	0.4	Grade point average 2/		
			2.3 or less	1,115	9.2
High cost:			2.4-2.8	754	9.7
Low family income	271	10.4	2.9-3.3	1,016	9.3
Medium family income	297	6.6	3.4-4.0	718	5.7
High family income	186	2.6			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The grants and work-study aid, only, recipients

Among all aided undergraduates, 4 percent received this type of award. On average, this award was worth $4,583 (table 3.1). Aided undergraduates who attended low cost institutions, and were from families with low family incomes were more likely to receive this award than those with high family incomes (table 3.7). Those who attended public or a private, not-for-profit institutions were more likely to receive this award than those who attended private, for-profit institutions. With respect to other student characteristics (such as attendance status, age, and grade point average), this type of award was fairly evenly distributed.

Table 3.7--Aided undergraduates enrolled in the fall of 1986 who were awarded grant and work-study aid, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Grant & w-s only (percent)	Selectedal institution and student characteristic	Number (in thous.)	Grant & w-s only (percent)
Total	5,431	4.5	Total	5,431	4.5
Dependent students	3,367	4.5	Control of institution		
Low cost:			Public	3,540	5.2
Low family income	547	8.0	Private, not-for-profit	1,380	4.3
Medium family income	501	3.4	Private, for-profit	511	0.3
High family income	357	3.1			
			Attendance status		
High cost:			Full-time	4,200	4.9
Low family income	563	4.8	Half-time or more	845	2.9
Medium family income	647	3.9	Less than half-time	386	3.0
High family income	752	3.6			
			Age		
Independent students 1/	2,064	4.5	23 or younger	3,571	4.7
Low cost:			24-29	855	4.8
Low family income	409	8.4	30 or older	1,004	3.5
Medium family income	402	5.1			
High family income	494	2.3	Grade point average 2/		
			2.3 or less	1,115	5.4
High cost:			2.4-2.8	754	5.1
Low family income	271	4.4	2.9-3.3	1,016	4.5
Medium family income	297	3.9	3.4-4.0	718	5.3
High family income	186	1.2			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Chapter 4: Aid Awards by Source and Type of Aid

Background

In this chapter, the 65 aid programs on which NPSAS collected information are placed into one of eight groups or components. Some of them consist of a single aid program, such as a guaranteed student loan (GSL) or Pell Grant. Other components consist of a large number of programs that are homogeneous with respect to source and type of aid (e.g., institutional grants or private grants). Aided undergraduates could receive one component or more than one aid component. For example, some undergraduates received GSLs, alone, while others received them in combination with Pell Grants. In the discussion which follows, all students who received GSLs, for example, are said to receive a GSL **component**. Those who received it alone are said to receive a GSL **award**. Lastly, those who received GSLs along with aid from one or more of the other eight components are said to have a GSL **component in their aid awards**. Theoretically, a total of 255 aid awards could be constructed from the eight aid components.

Characterizing aid awards by both source and type of aid involves a substantial amount of personal judgment. The method used here attempts to achieve the following objectives:

- to describe the interaction of the two major Federal aid programs, Pell and GSL, with other Federal and non-Federal programs;
- to show the relative proportion of undergraduate aid stemming from each of the four sources (Federal, State, institutional, private);
- to distinguish between grant aid and self-help (loans and work-study) aid;
- to combine aid programs into separate components with similar financial aid characteristics; and
- to equalize the percentages of aided undergraduates participating in each component, for comparison's sake.

The result is an eight component classification scheme. The eight components are:

- GSL (Guaranteed Student Loans, recently renamed Stafford Loans);
- Pell Grants;

- OFG, (Other Federal Grants--e.g., SEOGs, SSIGs);
- OFSH (Other Federal Self-Help--e.g., NDSL or Perkins Loans, College Work-Study, PLUS, SLS);
- State Grants;
- Institutional Grants;
- NFSH (Non-Federal Self-Help--e.g., State and institutional loans and work-study); and
- Private Grants.

Two categories of aid were excluded from this scheme: the very small private self-help awards; and aid for which there was no identifiable source. The largest proportion of aid with no identifiable source was reported by aid recipients who said they received grants but did not specify the source of the grants on the NPSAS student survey response form.

Of the 255 possible packages which could result from the various combinations of these eight aid components, 251 actually emerge. And of these, only a small fraction were actually awarded in numbers amounting to more than 2 percent of the aided undergraduate population. (See appendix D for a listing of all 251 aid awards along with the percentages of aided undergraduates who received them, and the average amounts they were awarded).

In this chapter, there are detailed tables on 9 of the 251 awards (discussion is limited to 6). These 9 awards are among the most commonly held financial aid awards. Together, they represent the awards received by one-half of all aided undergraduates. (The awards are listed in table 4.1, ranked in order of the percentages who received them).

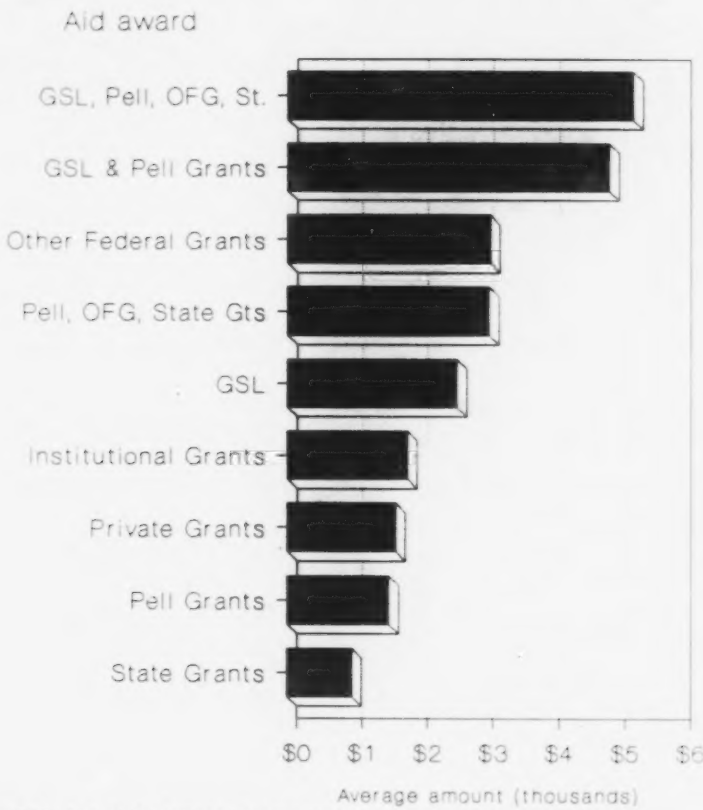
Table 4.1--Aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average aid award, by aid award

Aid award	Aided undergraduates	Average award for full-time aided undergraduates
All aided undergraduates (in thousands)	5,431	NA
	Percent	
Total	51.3	
Institutional grant only	11.4	$1,835
Guaranteed Student Loan (GSL) only	10.7	2,587
Private grant only	7.6	1,658
GSL and Pell Grant only	5.8	4,904
Pell Grant only	4.7	1,554
Pell, other Federal grants, State grants (POS) only	3.6	3,076
Other Federal grants (OFG) only	3.1	3,090
State grants only	2.4	995
GSL, Pell, other Federal grants, State grants (GPOS) only	2.0	5,270

NA: Not applicable.
NOTE: Percentages are based on unduplicated counts of aided undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Figure 4.1--Average amount of aid awarded, by aid award



SOURCE The 1987 National Postsecondary Student Aid Study

How the components of aid awards were combined

Because this chapter is somewhat more complex than the previous chapters, and because the initial tables have an unfamiliar format, it is useful to discuss the structure of tables 4.2, 4.3, and 4.4 in greater detail at this point. As in previous chapters, table 4.1 lists the most commonly held aid awards[9] and their average amounts for full-time students. Since these nine awards are held by one-half of all aided undergraduates and represent only a fraction (9 out of 251) of all the different types of aid awards made, tables 4.2, 4.3, and 4.4 are presented in an effort to summarize how the eight components were combined to produce the remaining 242 (251 minus 9) awards.

Table 4.2--Aided undergraduates who received aid components by themselves and in combination with all other aid components

Aid award component	By itself	With other aid components	Total
	(percent)		
GSL	10.7	30.8	41.5
Pell Grants	4.7	31.4	36.1
Institutional grants	11.4	20.0	31.4
Other Federal grants	3.1	27.8	30.9
State grants	2.4	26.7	29.1
Other Federal self-help	1.1	18.0	19.1
Private grants	7.6	8.1	15.7
Non-Federal self-help	1.1	8.5	9.6

SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 4.2 provides the percentage of aided undergraduates who received an aid component by itself (i.e., as the sole component in the aid award) and in combination with other aid components (i.e., as one of two or more aid components in the aid award). In the last column, the total proportion of aided undergraduates who received a given component is reported. For example, in table 4.2 we find that 10.7 percent of aided undergraduates received the GSL component, alone, as the sole component in their aid award. Nearly 31 percent (30.8) of aided undergraduates who received this component combined it with other aid components. The sum of these two figures, 41.5 percent, represents the proportion of aided undergraduates who received the GSL component.

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9 One aid award, the non-Federal self-help, award has been omitted from the table since it is a combination of a variety of many different programs, and acts more as a residual, or catch-all, than anything else.

Table 4.3--Aided undergraduates who received aid components in combination with other specific aid components

Aid award component	Percentage of students receiving aid award components						
	Pell	Other Federal grants	Other Federal self-help	State grants	Institt. grants	Non-Federal self-help	Private grants
GSL	17.1*	13.3	10.1	12.0	10.4	3.0	3.4
Pell Grants	.....	16.4	10.4	15.9	7.5	2.2	3.2
Other Federal grants	.....	.....	10.6	19.5	8.4	2.2	3.1
Other Federal self-help	.....	.....	.....	8.3	7.7	1.8	2.3
State grants	.....	.....	.....	.....	8.5	2.1	3.2
Institutional grants	.....	.....	.....	.....	.....	3.4	3.9
Non-Federal self-help	.....	.....	.....	.....	.....	.....	1.1

* The figure of 17.1 for the Pell, GSL combination is the percentage of aided undergraduates who received both a Pell and a GSL, only, or these two components in combination with other award components.

SOURCE: Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table 4.3 gives the proportion of aided undergraduates who received two or more components, combined together, to produce an aid award. For example, from table 4.2 we found that 30.8 percent of GSL recipients also received some other aid component in their aid award. From table 4.3, we find that 17.1 percent of aided undergraduates, a part of the 30.8 percent, received a combination of GSL and Pell, either separately or with other components in their aid award. Finally, from table 4.4 we find that 5.9 percent of aided undergraduates received the GSL and Pell components, combined, as the only two components in their aid award. Hence, of the 30.8 percent (table 4.2) who received a GSL combined with other components, 17.1 percent (table 4.3) of aided undergraduates received the GSL combined with a Pell and other components; and 5.9 percent (table 4.4) of aided undergraduates received the GSL and Pell components, only, in their aid award. The 5.9 percent is part of the 17.1 percent which in turn is part of the 30.8 percent.

Table 4.4--Aided undergraduates who received an aid component in combination with only one other aid component

Aid award component	Percentage of students receiving aid award components							
	GSL	Pell	Other Federal grants	Other Federal self-help	State grants	Institt. grants	Non-Federal self-help	Private grants
GSL	11.0	5.9*	1.0	1.0	0.7	1.9	0.6	0.6
Pell Grants	.....	4.8	0.7	0.9	1.3	0.6	0.2	0.4
Other Federal grants	.....	.....	3.4	0.3	2.0	0.4	0.2	0.3
Other Federal self-help	.....	.....	.....	1.1	0.1	0.4	0.1	0.1
State grants	.....	.....	.....	.....	2.6	0.8	0.1	0.2
Institutional grants	.....	.....	.....	.....	.....	11.4	0.9	1.1
Non-Federal self-help	.....	.....	.....	.....	.....	.....	3.6	0.2
Private grants	.....	.....	.....	.....	.....	.....	.....	7.8

* The figure of 5.9 for the GSL, Pell combination is the percentage of aided undergraduates who received a Pell Grant and a GSL, only, aid award.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The GSL component

Over 40 percent of aided undergraduates received a GSL component, making this component one of the most commonly awarded among aided undergraduates (table 4.2). Eleven percent of aided undergraduates received the GSL component by itself (for an average aid award of $2,587).[10] Seventeen percent of aided undergraduates who received a GSL also received a Pell Grant, but only 3 percent of aided undergraduates received a GSL and private grant together.

The Pell Grant component

Slightly more than 36 percent of aided undergraduates received the Pell Grant component (table 4.2). Roughly one-third of aided undergraduates received the Pell Grant in combination with other aid awards. Only 5 percent of aided undergraduates depended on a Pell Grant, alone, for their financial aid. For them, the average award was $1,554 (table 4.1). Pell Grants were as likely to be combined with the other Federal grants component as with State grants. Sixteen percent of aided undergraduates received a Pell and another Federal grant, together, and 16 percent received a Pell and a State grant combination (table 4.3).

The GSL and Pell Grant combined component

A total of 17 percent of aided undergraduates received an aid award that included both a GSL and a Pell grant (table 4.3). Six percent of them received the GSL and Pell Grant, alone, for an average award of $4,904 (tables 4.1 and 4.4). Seven percent of aided undergraduates were awarded the GSL and Pell combination along with the other Federal grant component or the State grants component; 5 percent with the other Federal self-help component; and 1 percent with either the private grant or the non-Federal, self-help components (table 4.5).

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[10] Prior to January 1, 1987, the maximum annual GSL award was $2,500. Subsequently, undergraduates who had not completed two years of study could borrow up to $2,650 annually through the GSL program. Undergraduates who completed at least two years of study could borrow up to $4,000 annually through the program.

Table 4.5--Aided undergraduates who received combinations of Pell and GSL with other aid components*

Aid award component	Percent
Other Federal grants	7.3
Other Federal self-help	5.0
State grants	6.6
Institutional grants	3.8
Non-Federal self-help	1.0
Private grants	1.4

* The figure 7.3 represents the percentage of aided undergraduates who received a Pell Grant, GSL, other Federal grants and other award components.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Other Federal aid components

The two remaining Federal aid components--other Federal grants (OFG) and other Federal self-help (OFSH)--are combinations of smaller Federal aid programs, programs too small to be analyzed by themselves in this report. The other Federal grants component consists mainly of the Supplemental Education Opportunity Grant (SEOG) program and the State Student Incentive Grant (SSIG) program. The other Federal self-help component consists primarily of the National Direct Student Loan (NDSL) program and the College Work-study program but also includes Parental Loans to Undergraduate Students (PLUS) and Supplemental Loans to Students (SLS) program.

The other Federal grants component was awarded to 3 percent of aided undergraduates (table 4.2). Sixteen percent of aided undergraduates received a financial aid package combining Pell with the other Federal grants component. Furthermore, 13 and 20 percent of them, respectively, received one combined with a GSL and a State grant (table 4.3). However, only 8 and 3 percent received the other Federal grants component combined with institutional and private grants, respectively (table 4.3). The total average award amount for those who received one or more of the grants in this component was $3,090 (table 4.1).

A total of 19 percent (table 4.2) of aided undergraduates received the other Federal self-help component (which consisted of Federal work-study or a Federal loan, other than a GSL). The other Federal self-help component was almost always combined with other components (table 4.2). Eighteen percent received financial aid under this category in combination with another aid component. These work-study and Federal loan amounts stood an equal chance of being combined with a GSL, a Pell, or the other Federal grants component (table 4.3).

Non-Federal aid components

With reference to the four non-Federal aid components (State grants, institutional grants, private grants, and non-Federal self-help) 29 and 31 percent of recipients, respectively, were awarded funding under the State grant and institutional grant components. Ten and 16 percent, respectively, received the non-Federal self-help and private grant components (table 4.2). The State grant component was frequently combined with the other aid components (27 percent received State grants in combination with another component) while the non-Federal self-help and private grants (table 4.2) were infrequently combined with another component (8 percent, each).

Characteristics of recipients

The GSL, only, recipients

Eleven percent of aided undergraduates held the Guaranteed Student Loan, only, award (table 4.1), receiving an average of $2,587 (table 4.1). As noted previously in the discussion on loans as a type of aid, GSLs were originally designed to increase students' choices of institutions. For low income students who received a grant and thereby made it possible to attend public institutions, the GSL could have provided sufficient additional funds to permit them to attend private institutions if they so chose.[11] The GSL program was also designed to assist relatively well-off students who relied on family support instead of a grant so they could borrow enough to expand the number of institutions they could choose to attend.

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[11] See, for example, Hartman, 1978.

Table 4.6--Aided undergraduates enrolled in the fall of 1986 who were awarded guaranteed student loans, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	GSL only (percent)	Selected institutional and student characteristic	Number (in thous.)	GSL only (percent)
Total	5,431	10.7	Total	5,431	10.7
Dependent students	3,367	11.8	Control of institution		
Low cost:			Public	3,540	10.2
Low family income	547	4.2	Private, not-for-profit	1,380	7.8
Medium family income	501	14.3	Private, for-profit	511	22.1
High family income	357	18.1			
			Attendance status		
High cost:			Full-time	4,200	11.3
Low family income	563	4.1	Half-time or more	845	12.5
Medium family income	647	12.2	Less than half-time	386	0.0
High family income	752	17.9			
			Age		
Independent students 1/	2,064	8.9	23 or younger	3,571	11.3
Low cost:			24-29	855	11.1
Low family income	409	3.0	30 or older	1,004	8.0
Medium family income	402	8.9			
High family income	494	11.3	Grade point average 2/		
			2.3 or less	1,115	11.4
High cost:			2.4-2.8	754	10.7
Low family income	271	2.6	2.9-3.3	1,016	10.1
Medium family income	297	9.3	3.4-4.0	718	8.2
High family income	186	23.3			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

As table 4.6 indicates, aided undergraduates with high family incomes were more likely to receive a GSL than were those with low family incomes. Additionally, aided undergraduates who attended the more expensive private, for-profit institutions were more likely to have a GSL, only, award than those who attended the less expensive public institutions (table 4.6). Because of the attendance requirement associated with a GSL, only students attending full time or half time or more received this award. GSLs were evenly distributed across age groups. Among credit-hour students, freshmen were as likely to receive this award as seniors (not in table). Furthermore, students with low and high GPAs were equally likely to receive this award (the difference in the two percentages is not statistically significant).

The Pell Grant, only, recipients

The 5 percent of all aided undergraduates who received only a Pell Grant were given an average amount of $1,554 (table 4.1). The data in table 4.7 indicate that aided undergraduates from low income families were more likely to receive a Pell Grant than those from high income families. This is to be expected. The Pell Grant program makes awards on the basis of applicants' financial resources and the cost of attendance. For a given cost of attendance, Pell awards are generally inversely related to family financial capacity. Aided undergraduates who attended public or private, for-profit institutions were more likely to receive one than those who attended private, not-for-profit institutions.

This may be because Pell Grant, only, recipients could more easily cover the cost of a public institution (or even a private, for-profit institution) than the cost of a private, not-for-profit institution.

Less than half-time students were not eligible to receive Pell Grants. Distribution was equal among age groups. Among credit-hour students, Pell Grants were as likely to be awarded to freshmen as to seniors; and to students with low GPAs as well as those with high GPAs.

The distributions of recipients of Pell Grant, only, awards and grants, only, awards (tables 4.7 and 3.3, respectively) differ on several dimensions. Those include family income, control of institution, attendance status, age, academic level, and grade point average. Clearly, the distribution of the grants, only, award does not depict the distribution of the Pell Grant, only, award.

Table 4.7--Aided undergraduates enrolled in the fall of 1986 who were awarded Pell Grants, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Pell grant only (percent)	Selected institutional and student characteristic	Number (in thous.)	Pell aid only (percent)
Total	5,431	4.7	Total	5,431	4.7
Dependent students	3,367	3.3	Control of institution		
Low cost:			Public	3,540	6.3
Low family income	547	11.2	Private, not-for-profit	1,380	0.8
Medium family income	501	2.6	Private, for-profit	511	4.1
High family income	357	0.6			
High cost:			Attendance status		
Low family income	563	4.7	Full-time	4,200	4.5
Medium family income	647	1.2	Half-time or more	845	7.8
High family income	752	0.0	Less than half-time	386	0.0
			Age		
Independent students 1/	2,064	7.0	23 or younger	3,571	4.1
Low cost:			24-29	855	7.0
Low family income	409	14.7	30 or older	1,004	4.9
Medium family income	402	10.4			
High family income	494	1.5	Academic level		
			Contact hour	387	8.4
High cost:			Freshman	1,727	5.4
Low family income	271	7.2	Sophomore	1,307	5.0
Medium family income	297	4.9	Junior	892	3.0
High family income	186	1.0	Senior	1,118	3.4
			Grade point average 2/		
			2.3 or less	1,115	5.3
			2.4-2.8	754	4.1
			2.9-3.3	1,016	4.1
			3.4-4.0	718	3.3

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The GSL and Pell Grant, only, recipients

Six percent of aided undergraduates received this combination of financial aid. The full-time undergraduates among them received an average amount of $4,904 (table 4.1). The distribution of this type of award (table 4.8) across income brackets was similar to that of the Pell Grant, only, award (table 4.7) in the sense that low family income students were more likely to be awarded one than high family income students. By far the most likely recipients of this award were those who attended private, for-profit institutions. Thirty-one percent of aided students at these institutions received a combination GSL and Pell Grant, only, award, while only 4 and 2, percent respectively, of the students at public and private, not-for-profit institutions received one (table 4.8). The receipt of this award, by attendance status, reflects the eligibility requirements associated with both the Pell and GSL programs. Younger students (table 4.8) were as likely to receive one as older students, as were those with low and high grade point averages (i.e., the differences are not statistically significant).

Table 4.8--Aided undergraduates enrolled in the fall of 1986 who were awarded GSL and Pell Grants, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	GSL & Pell only (percent)	Selected institutional and student characteristic	Number (in thous.)	GSL & aid only (percent)
Total	5,431	5.8	Total	5,431	5.8
Dependent students	3,367	3.9	Control of institution		
Low cost:			Public	3,540	3.8
Low family income	547	6.3	Private, not-for-profit	1,380	1.6
Medium family income	501	2.3	Private, for-profit	511	30.7
High family income	357	0.1			
			Attendance status		
High cost:			Full-time	4,200	6.3
Low family income	563	12.5	Half-time or more	845	6.0
Medium family income	647	1.9	Less than half-time	386	0.0
High family income	752	0.1			
			Age		
Independent students 1/	2,064	9.0	23 or younger	3,571	5.1
Low cost:			24-29	855	8.6
Low family income	409	10.6	30 or older	1,004	6.0
Medium family income	402	7.3			
High family income	494	0.7	Grade point average 2/		
			2.3 or less	1,115	6.3
High cost:			2.4-2.8	754	4.2
Low family income	271	18.9	2.9-3.3	1,016	3.9
Medium family income	297	17.8	3.4-4.0	718	3.1
High family income	186	2.5			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The GSL and Pell Grant, only, award distribution was similar to that for the grants and loans, only, awards discussed in chapter III (table 3.4). However, students at private, for-profit institutions were much more likely to receive the combination Pell and GSL, only,

award than students at the other institutions (table 4.8). The differences in proportions were less pronounced among the institutional types for the grants and loans, only, award.

Despite the fact that the combined GSL and Pell, only, award was distributed across income ranges in a pattern similar to the Pell, only, award, the GSL portion was the larger component. For the average GSL and Pell, only, package, 60 percent was GSL and 40 percent was Pell Grant (table 4.9).

Table 4.9--Composition of three multiple-component aid awards awarded to full-time undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average aid award, by aid award and control of institution

Control of institution	GSL and Pell			Pell, other Federal grants, state grants (POS)				GSL, Pell, other Federal grants, state grants (GPOS)				
		Percent			Percent				Percent			
	Average amount*	GSL	Pell	Average amount*	Pell	Other Federal grants	State grants	Average amount*	GSL	Pell	Other Federal grants	State grants
Total	$4,904	59.6	40.3	$3,076	54.7	6.6	38.6	$5,270	44.5	31.8	3.5	20.2
Control												
Public	4,010	60.9	39.0	2,720	57.6	7.2	35.1	4,728	47.6	33.1	3.1	16.1
Private, not-for-profit	4,602	58.5	41.3	4,249	44.2	5.1	50.7	6,419	37.6	28.5	4.4	29.3
Private, for-profit	5,760	59.0	40.9	4,574	54.5	5.8	39.7	6,936	40.7	30.5	3.7	25.1

* The average amounts are for aided full-time undergraduates.
NOTE: Percentages are based on unduplicated counts of aided undergraduates.

SOURCE: U. S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

The institutional grant, only, recipients

Eleven percent of aided undergraduates were awarded this type of financial assistance. The full-time undergraduates among them received amounts averaging slightly less than $2,000 (table 4.1). Aided undergraduates with high family incomes were more likely to receive this award than those with low family incomes (table 4.10). The award was also more likely to go to dependent students (14 percent) than independent students (8 percent). Two percent of aided undergraduates at private, for-profit institutions received an institutional grant, while 12 and 13 percent of those at public and at private, not-for-profit institutions, respectively, received one. Those aided undergraduates attending full time were less likely to receive an institutional grant than those attending on a less than half-time basis (10 percent versus 26 percent, respectively). The youngest age group was as likely to receive the award as the oldest. Among credit-hour students, those with the highest grade point averages (15 percent) were more likely to receive this award than those with the lowest GPAs (9 percent).

Table 4.10--Aided undergraduates enrolled in the fall of 1986 who were awarded institutional grant aid, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Instit. grants only (percent)
Total	5,431	11.4
Dependent students	3,367	13.8
Low cost:		
Low family income	547	11.2
Medium family income	501	17.6
High family income	357	28.1
High cost:		
Low family income	563	4.3
Medium family income	647	7.6
High family income	752	18.7
Independent students 1/	2,064	7.6
Low cost:		
Low family income	409	6.0
Medium family income	402	7.4
High family income	494	14.2
High cost:		
Low family income	271	2.6
Medium family income	297	2.1
High family income	186	10.1

Selected institutional and student characteristic	Number (in thous.)	Instit. grants only (percent)
Total	5,431	11.4
Control of institution		
Public	3,540	12.7
Private, not-for-profit	1,380	11.7
Private, for-profit	511	1.8
Attendance status		
Full-time	4,200	10.0
Half-time or more	845	11.9
Less than half-time	386	26.2
Age		
23 or younger	3,571	12.2
24-29	855	8.3
30 or older	1,004	11.3
Grade point average 2/		
2.3 or less	1,115	8.9
2.4-2.8	754	9.8
2.9-3.3	1,016	10.7
3.4-4.0	718	14.9

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The distribution of institutional grant awards across the spectrum of such student characteristics as family income, grade point average, control of institution, and attendance status was similar to that of the grants, only, awards. On the other hand, the two distributions differed on the basis of age (tables 4.10 and 3.3).

The POS, only, recipients

Recipients of the Pell Grant, other Federal grant, and State grant, only, aid award (POS) amounted to 4 percent of aided undergraduates. Their awards for full-time undergraduates averaged slightly over $3,000 (table 4.1). Aided undergraduates from low income families were more likely to receive this type of financial aid package, (table 4.11) than those from high income families, possibly reflecting the importance of the Pell Grant component, which represented 55 percent of this award combination (table 4.9). Approximately the same proportion of aided undergraduates at each type of institution received this type of award (4 percent of public; 3 percent private, for-profit; and 2 percent for private, not-for-profit aided undergraduates).

Table 4.11--Aided undergraduates enrolled in the fall of 1986 who were awarded a combination of Pell, other Federal grants, and State grants for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Pell, OFG, State grants (POS) (percent)	Selected institutional and student characteristic	Number (in thous.)	Pell, OFG, State grants (POS) (percent)
Total	5,431	3.6	Total	5,431	3.6
Dependent students	3,367	2.9	Control of institution		
Low cost:			Public	3,540	4.4
Low family income	547	9.1	Private, not-for-profit	1,380	1.7
Medium family income	501	2.4	Private, for-profit	511	2.7
High family income	357	0.1			
High cost:			Attendance status		
Low family income	563	5.1	Full-time	4,200	3.7
Medium family income	647	1.0	Half-time or more	845	4.3
High family income	752	0.0	Less than half-time	386	0.0
Independent students 1/	2,064	4.7	Age		
Low cost:			23 or younger	3,571	3.1
Low family income	409	7.8	24-29	855	3.5
Medium family income	402	7.3	30 or older	1,004	5.1
High family income	494	0.3			
High cost:			Grade point average 2/		
Low family income	271	5.6	2.3 or less	1,115	4.6
Medium family income	297	5.4	2.4-2.8	754	3.9
High family income	184	1.1	2.9-3.3	1,016	2.3
			3.4-4.0	718	2.1

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

The POS award is made up of three, separate grant components. As a result, it's one of the awards that make up the grants, only, award decribed in chapter III, thus allowing for comparison of their respective distribution. It turns out they have little in common. They differ on the basis of income, control of institution, attendance status, age, and grade point average (tables 4.11 and 3.3).

The Pell component of the average POS award amounted to 55 percent; the other Federal grant component, 7 percent (table 4.9). It is not surprising that this type of award was distributed across income groups in a manner similar to the Pell, only, award.

The private grant, only, recipients

As has been noted, private sources supplied the smallest amount of aid of any of the four sources (table 2.1). However, because private aid was infrequently combined with other aid components (table 4.2), the private grant, only, award was held by a relatively sizeable proportion of individuals, when compared with other single component aid awards. Eight percent of aided undergraduates received this award. The full-time aided undergraduates among them received an average amount of $1,658 (table 4.1). The private grants, only, award was distributed across income brackets in the same way that the institution grants, only, award was distributed (table 4.10). Students from low income families were less likely to receive this award than those from high income families (table 4.12). Similar to the institution grants, only, award, students at public and private, not-for-profit institutions were more likely to receive this award than those at private, for-profit institutions (table 4.12). Older students were more likely to receive this award than younger students, students going less than half time were more likely to receive this award than those going full time, and aided undergraduates with a high rather than a low grade point average were more likely to receive this award (table 4.12).

When the distribution of the private grants, only, award is compared with that of the grants, only, award of chapter III (table 3.3), some of its unique characteristics can be seen. For example, a large proportion of grants, only, recipients were less than half-time students. They were also the students in the oldest age groups and the students with the highest grade point averages.

Table 4.12--Aided undergraduates enrolled in the fall of 1986 who were awarded private grants, only, for the 1986-87 academic year, by selected student and institutional characteristic

Dependency status, cost of attendance, and family income	Number (in thous.)	Private grants only (percent)	Selected institutional and student characteristic	Number (in thous.)	Private aid only (percent)
Total	5,431	7.6	Total	5,431	7.6
Dependent students	3,367	5.2	Control of institution		
Low-cost:			Public	3,540	8.8
Low family income	547	5.8	Private, not-for-profit	1,380	6.5
Medium family income	501	7.8	Private, for-profit	511	1.8
High family income	357	12.3			
			Attendance status		
High cost:			Full-time	4,200	3.5
Low family income	563	1.3	Half-time or more	845	12.1
Medium family income	647	2.5	Less than half-time	386	41.9
High family income	752	4.7			
			Age		
Independent students 1/	2,064	11.5	23 or younger	3,571	4.0
Low cost:			24-29	855	9.9
Low family income	409	4.2	30 or older	1,004	18.2
Medium family income	402	4.7			
High family income	494	34.1	Grade point average 2/		
			2.3 or less	1,115	4.9
High cost:			2.4-2.8	754	5.1
Low family income	271	1.7	2.9-3.3	1,016	9.2
Medium family income	297	2.1	3.4-4.0	718	15.3
High family income	186	11.4			

1/ Details do not add to total because of missing values.
2/ Pertains to credit-hour undergraduates only.

NOTE: Percentages are based on unduplicated counts of aided undergraduates; they do not add to total since each percentage is based on the number of aided undergraduates with the selected characteristic. Details of the number of students may not add to total due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Chapter V: Summary

This report is concerned with two aspects of undergraduate student financial aid awards. First, and foremost, it discussed the financial aid awards that undergraduates, enrolled in the fall of 1986, received. Second, the report explored methodology; that is, how to present a coherent and comprehensive view of the many different combinations of financial aid awards that undergraduates receive. The findings are summarized, by topic, in the discussion that follows.

Aid awards

Aid awards by source of aid

There are four sources of student financial aid: Federal, State, institutional, and private. The Federal Government was found to be the largest supplier of student financial aid, providing 62 percent of all aid to undergraduates enrolled in the fall of 1986. Institutions were found to be the second largest suppliers of student financial aid. They provided 21 percent of all aid to these same undergraduates. Undergraduates' awards were more likely to consist of aid from a single source rather than multiple sources. Nearly 60 percent of all aided undergraduates received assistance from only one source, with the Federal Government being the provider in over half of these cases.

The sources of aid in a student's award were found to be associated with the type of institution the student attended, the student's family income, and his or her attendance status. For example, students who attended private, for-profit institutions were more likely to receive packages of Federal aid, alone, than those who attended other types of institutions. On the other hand, students at public or private, not-for-profit institutions were more likely to receive awards of institutional or private aid, alone, than those who attended private, for-profit institutions.

Family income was also associated with the source of aid received. For example, undergraduates with low family incomes were more likely to receive a Federal aid, only, award than those with high family incomes. High family income students were more likely than low family income students to receive institutional or private aid, only, awards.

Aided undergraduates who attended school full time were more likely to receive aid packages consisting of Federal and institutional aid or Federal, State, and institutional aid than those undergraduates who attended on a less than full-time basis. Those who attended school half time or more, but less than full time, were more likely than others to receive Federal aid, only, awards. Finally, those who attended school less than half time were more likely than others to receive awards of institutional or private aid, alone.

Aid awards by type of aid

There were three types of aid which undergraduates enrolled in the fall of 1986 were awarded: grants, loans, and work-study. These students were more likely to receive an award which consisted of a single type of aid rather than two or three types. Roughly 60 percent of aided undergraduates were awarded packages of only one type of aid. Of these, 57 percent were in the form of grants, 37 percent were in the form of loans, and the remaining 6 percent were in work-study. Among all aided undergraduates, 43 percent received awards consisting of grant aid alone; 28 percent received awards consisting of grants and loans; and 14 percent relied on loans, alone, as their source of financial aid. Loans, therefore, were more likely to be offered in combination with grants than by themselves. Work-study was also more likely to be awarded in combination with grant aid than by itself.

The same three factors -- type of institution, level of family income, and attendance status -- were associated with the type of aid received in the award. Aided undergraduates at public institutions were more likely than those at the other two types of institutions to receive grant aid, only. Those who attended private, for-profit institutions were more likely than others to be awarded either loan aid, only, or loan aid in combination with grant aid. Those who attended private, not-for-profit institutions were more likely than those who attended other types of institutions to receive a combination of all three types of aid.

In general, aided undergraduates with high family incomes were more likely to receive awards of either grant aid, only, or loan aid, only, than those with low family incomes. However, dependent students with lower family incomes who attended low cost institutions were more likely to receive grant, only, awards. The opposite was the case for those who received awards which combined grant and loan aid. Students from low income families were more likely to receive these awards than those from high income families.

Undergraduates who attended school less than half time were more likely to receive awards of grant aid, only, than were those who attended at least half time. On the other hand, those who attended school at least half time were more likely to receive a combination of grants and loans, or loans, only. This relates to the fact that the Federal Government is the primary lender to undergraduates. It generally requires these borrowers to attend school at least half time.

Aid awards by source and type of aid

For purposes of discussing aid awards by source and type, the student financial aid items were grouped into eight components. Using this scheme, the component most likely to be held by aided undergraduates was the GSL. Forty-two percent of all aided

undergraduates held this award. Eleven percent relied on it alone and 31 percent combined it with some other type of aid. The next most commonly held aid component was a Pell Grant, which 36 percent of all aided students received. Five percent relied on the Pell Grant, alone, while 31 percent combined this award with other types of aid to make up their aid packages. Seventeen percent of all aided undergraduates were awarded packages containing a GSL and Pell Grant. Six percent relied on the GSL and Pell Grant combination, alone. The remaining 11 percent combined GSL and Pell with other aid components.

Type of institution attended, level of family income, and attendance status were also linked with awards characterized by source and type of aid received. Aided undergraduates enrolled in private, for-profit institutions were more likely to receive GSLs, or GSL and Pell Grant combinations than those who attended public or private, not-for-profit institutions. Undergraduate students enrolled in public or private, for-profit institutions were more likely to receive Pell Grants, alone, than those who attended private, not-for-profit institutions.

Students from families with low family incomes were more likely to receive Pell Grants or aid awards with a Pell Grant component than students from families with high family income. On the other hand, aided undergraduates from families with high family incomes were more likely to receive either a GSL, an institutional grant, or a private grant as their only source of financial aid than were students from families with low family incomes.

Because undergraduates awarded Federal aid are generally required to attend school at least half time, those going to school less than half time did not receive GSLs or Pell Grants. Since students going to school less than half time were frequently employed, they were more likely than others to receive private grants.

Methodology

Three different methods of describing undergraduate aid awards or packages were chosen: by source, by type, and by combinations of sources and types. Past literature relied on the first and second methods, but primarily on the second as a way of characterizing student financial aid awards. Unfortunately, the second method has frequently been unable to provide unduplicated counts of students. As a result, it can produce puzzling results. Two examples are worth mentioning. First, a commonly held view is that a larger proportion of students from low income families receive grant aid than those from high income families. The results of chapter III do not support this contention. However, by examining the distribution of grant aid by source, as was done in chapter IV, we found that Federal grant aid is indeed distributed as is commonly believed. Such is not the case, however, for either institutional or private grant aid. We have discovered that in examining the distribution of grant aid, it is important to examine the distribution by the source of that aid.

As a second example, a commonly held view is that loan aid is used primarily by more wealthy families to supplement their expected family contributions in meeting the cost of attendance. Hence, we would expect to find that undergraduates from low income families were less likely to borrow than those from high income families. This result did indeed hold for 14 percent of the aided undergraduates, those who received a loan, only, aid award. However, we found that loan recipients were more likely to receive a loan in combination with a grant than to receive it by itself (28 percent). Among those who received the grant and loan combination, we found that students from low income families were more likely to receive this type of award than those with high family incomes. In the past, analysis of loan recipients would include those who received a loan, only, award and a grant and loan, only, award together. Similarly, analysis of grant recipients would include those who received a grant, only, award and a grant, and loan, only, award together. The weakness of this approach was two-fold. First, double counting of aid recipients would occur and grant, and loan, only, award recipients would appear in the analysis twice. Second, the analysis of the distribution of loans by income would be compromised since the distribution of loan, only, recipients by income is different from the distribution of loan and grant, only, recipients by income.

These are only two examples which illustrate that a better understanding of the distribution of aid may be obtained by: (1) examining unduplicated counts of aided students; and (2) characterizing aid awards by both sources and types of aid. In the past, analysts were constrained from following these suggestions by the databases available to them. The NPSAS database provides analysts with a wealth of information on student financial aid. Analysts now have the ability to characterize aid awards in unique ways by combining sources and types of aid in different schemes. Furthermore, since the unit of analysis is the student rather than the aid program, they may conduct their analyses based on unduplicated counts of students. Hopefully, the appropriate use of this powerful database will lead to a better understanding of how student financial aid is distributed.

Glossary

College Work-Study Program (CWS). (Public Law 89-329, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV-C; 42 U.S. Code, sec. 275-1976.) A campus-based Federal program designed to stimulate and promote the part-time employment of undergraduate and graduate students with demonstrated financial need in eligible institutions of higher education who need earnings from employment to finance their course of study. This program provides grants to institutions for partial reimbursement of wages paid to students.

Dependent student. A student dependent on his or her parents or guardians for financial support. For financial aid purposes, a student is classified as dependent unless the definition of independent student is met.

Federal aid. Student financial aid whose source of origin is a Federal agency. This aid can either be provided by or administered by a Federal agency. This includes, but is not limited to, programs of the U.S. Department of Education, Department of Health and Human Services, Department of Defense, Veterans Administration, Department of Agriculture, and National Science Foundation.

Financial aid. Consists of grants, loans, and work-study from sources other than family or self to help students finance a postsecondary education.

Financial aid combinations. The total financial aid award received by a student. Combinations of aid may include grants, loans, and work-study from a variety of sources (Federal, State, institutional, other).

4-Year doctoral institution. Institutions, or subsidiary elements, whose purpose is the provision of postsecondary education. They also confer at least a doctoral or first-professional degree in one or more programs.

Grants. A type of student financial aid that does not require repayment or employment. It is usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses.

Guaranteed Student Loan (GSL). (Public Law 89-329, as amended, Public Law 91-95, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV-B; 20 U.S. Code, sec. 1071-1976.) A long-term, low-interest loan program administered by the Federal Government through guarantee agencies. Students borrow money for education expenses directly from banks and other lending institutions.

Independent student. A student independent of financial support from his or her parents or guardians. The factors considered are: the student's age, length of time away from

parent's home, status as a dependent for tax purposes, and the amount of financial support provided by the parents to the student.

Institutional aid. Student financial aid whose source of origin is the postsecondary institution. This aid is provided by the institution.

Less than 2-year institution. Institutions or subsidiary elements whose purpose is the provision of postsecondary education and all of whose programs are less than 2 years long. These institutions must offer, at a minimum, one program at least 3 months long that results in a terminal occupational award, or is creditable toward a formal 2-year or higher award.

Loans. A type of student financial aid which advances funds and which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.

National Direct Student Loan (NDSL). (Public Law 83-329, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV; 42 U.S. Code, sec. 2571-1976) now known as the Carl D. Perkins Loan program. A campus-based program that sets up funds at higher education institutions for making long-term, low-interest loans to graduate, undergraduate, and vocational students attending school at least half-time.

Off-campus housing. Students living in their own or a shared off-campus residence, not with their parents, guardians, or other relatives.

Other 4-year institution. Institutions or subsidiary elements whose purpose is the provision of postsecondary education. They confer at least a baccalaureate or master's degree in one or more programs. These institutions cannot award a degree higher than a master's.

Parent Loans for Undergraduate Students (PLUS). (Authorized under Title IV, Higher Education Act of 1965, as amended.) A Federal program that allows parents of dependent undergraduate, graduate and first-professional students (prior to 1987, only dependent undergraduate students) to make long-term loans for their children's education expenses. These loans are made directly by banks and other lending institutions.

(PLUS)/Auxiliary Loans to Assist Students (ALAS). (Authorized under Title IV, Higher Education Act of 1965, as amended.) Currently known as Supplemental Loans for Students (SLS). A Federal program that allows independent undergraduate students, and graduate/professional students to make long-term loans for their education expenses. These loans are made directly by banks and other lending institutions.

Pell Grants. (Public Law 92-318, as amended, Public Law 94-482, Education

Amendments of 1972, Title IV; 20 U.S. Code, sec. 1070a-1976.) A Federal student financial aid entitlement program that provides eligible undergraduate students who have not yet completed a baccalaureate program with need-based grants to help them defray the cost of postsecondary education. (Note: Grant limitations are subject to change with revised legislation.)

Private, for-profit institution. An educational institution that is under private control and whose profits, derived from revenues, are subject to taxation.

Private, not-for-profit institution. An educational institution that is controlled by an individual or by an agency other than a State, a subdivision of a State, or the Federal Government; and is usually supported primarily by other than public funds; and the operation of whose program rests with other than publicly elected or appointed officials.

Public institution. An educational institution supported primarily by public funds and operated by publicly elected or appointed school officials programs and one whose activities are under the control of these officials.

Race/ethnicity. Categories used to describe groups to which individuals belong, or belong in the eyes of the community, or with which they identify. The categories do not denote scientific definitions of anthropological origins.

> *American Indian (or Alaskan Native)*. A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.
>
> *Asian American (or Pacific Islander)*. A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.
>
> *Black, Non-Hispanic*. A person having origins in any of the black racial groups of Africa (except those of Hispanic origin).
>
> *Hispanic*. A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.
>
> *White, Non-Hispanic*. A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.

Source of support. The origin of different sources of support to help the student defray the cost of a postsecondary education.

State aid. Student financial aid whose source of origin is a State agency. This aid can

either be provided or administered by a State agency.

Student attendance status:

> *Full-time undergraduate*. Student enrolled for 12 or more semester credits, or 12 or more quarter credits per academic term; or 24 clock hours per week in institutions which measure progress in terms of clock hours.
>
> *Part-time undergraduate*. A student enrolled for either 11 semester credits or less or 11 quarter credits or less per academic term; or less than 24 clock hours per week in institutions which measure progress in terms of clock hours.

Supplementary Education Opportunity Grants (SEOG). (Public Law 92-318, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV; Subpart A-2; 20 U.S. Code, sec. 1070b-1976). A campus-based program that provides financial assistance to undergraduate students who have not yet completed a baccalaureate program, with demonstrated financial need to enable them to attend college. Priority for SEOG awards must be given to Pell Grant recipients. The grants are made directly to institutions of higher education, which select students for the awards. (Note: Grant limitations are subject to change with revised legislation.)

Title IV Programs. Those Federal student aid programs administered within the Department of Education and authorized under Title IV of the Higher Education Act of 1965, as amended. Title IV programs encompass Pell Grants, Perkins (formerly NDSL) loans, College Work-Study (CWS), Supplemental Education Opportunity Grants (SEOG), Guaranteed Student Loans (GSL), Supplemental Loans for Students (SLS, formerly ALAS), Parent loans for Undergraduate Students (PLUS), State Student Incentive Grants (SSIG), and TRIO. Funds for these programs are appropriated annually by Congress.

Tuition and fees. Amount of money charged to students for instructional services (tuition) and additional services that the tuition charge does not cover (fees).

2-year institution. Institutions or subsidiary elements whose purpose is the provision of postsecondary education. They confer at least a 2-year formal award (certificate or associate degree) or have a 2-year program that is creditable toward a baccalaureate or higher degree in one or more programs. These institutions cannot award a baccalaureate degree.

Undergraduate student. A student enrolled in a 4-year or 5-year baccalaureate degree program, in an associate degree program, or in a vocational or occupationally specific program below the baccalaureate level.

Work-study. A campus-based program designed to stimulate and promote the part-time

employment of undergraduate and graduate students with demonstrated financial need. The work-study program is distinquished from CWS in that it is a generic term used to refer to programs that encourage the part-time employment of postsecondary students, regardless of the source of funding.

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Appendix A:

Detailed tables for chapters II, III, and IV

Table A2.1a--Aided dependent undergraduates enrolled in the fall of 1986, by source of aid award, cost of attendance, and family income

Cost of attendance and family income	Aided undergraduates (in thousands)	Total	Aid awards by source of aid: Federal only	Inst. only	Private only	State only	Federal & state only	Federal & institution only	Federal, State, and inst. only	All other awards*
			Percent							
Total	3,367	100.0	28.0	18.4	5.3	3.2	15.5	10.0	8.6	11.0
Low cost:										
Low family income	547	100.0	33.1	14.1	5.8	2.0	25.5	5.8	5.0	8.7
Medium family income	501	100.0	30.1	23.8	7.9	3.7	17.5	4.7	3.0	9.3
High family income	357	100.0	24.9	37.4	12.7	5.6	5.5	4.0	1.3	8.6
High cost:										
Low family income	563	100.0	31.5	6.6	1.3	1.8	22.3	11.2	14.8	10.5
Medium family income	647	100.0	24.3	10.6	2.6	2.5	15.7	13.4	16.5	14.4
High family income	752	100.0	25.0	24.7	4.9	4.3	6.1	15.7	6.9	12.4
			Average award for full-time aided undergraduates							
Total	NA	NA	$3,129	$2,110	$1,897	$1,221	$3,659	$5,977	$6,718	NA
Low cost:										
Low family income	NA	NA	2,841	1,515	1,311	--	3,363	3,930	4,855	NA
Medium family income	NA	NA	2,507	1,052	1,268	961	2,658	3,502	4,250	NA
High family income	NA	NA	2,293	1,234	1,166	1,220	1,851	3,634	--	NA
High cost:										
Low family income	NA	NA	4,220	2,803	--	1,524	4,731	7,236	7,880	NA
Medium family income	NA	NA	3,467	2,950	2,155	1,451	3,954	7,028	6,913	NA
High family income	NA	NA	2,905	2,795	2,615	1,239	3,521	5,699	6,328	NA

* Includes those who did not report their source of aid.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.1b--Aided independent undergraduates enrolled in the fall of 1986, by source of aid award, cost of attendance, and family income

Cost of attendance and family income	Aided undergraduates (in thousands) 2/	Total	Aid award by source of aid: Federal only	Inst. only	Private only	State only	Federal & state only	Federal & institution only	Federal, State, and inst. only	All other awards 1/
						Percent				
Total	2,064	100.0	39.5	10.0	11.6	2.0	18.0	7.4	4.0	7.5
Low cost:										
Low family income	409	100.0	42.9	7.2	4.2	1.7	26.2	7.9	3.5	6.4
Medium family income	402	100.0	41.1	9.8	4.9	1.6	24.3	7.8	3.2	7.3
High family income	494	100.0	28.4	18.2	34.2	3.6	4.3	3.7	1.1	6.5
High cost:										
Low family income	271	100.0	42.1	3.8	1.7	1.0	24.0	9.6	7.8	10.0
Medium family income	297	100.0	47.1	3.1	2.3	0.9	21.4	9.7	7.5	8.0
High family income	186	100.0	41.5	14.2	11.4	2.4	8.5	8.1	4.2	9.7
						Average award for full-time aided undergraduates				
Total	NA	NA	$3,824	$2,296	$2,355	$2,071	$4,376	$5,292	$6,667	NA
Low cost:										
Low family income	NA	NA	3,454	--	--	--	4,156	4,667	--	NA
Medium family income	NA	NA	3,177	--	--	--	3,563	3,940	4,914	NA
High family income	NA	NA	2,920	1,622	1,237	--	3,144	4,691	--	NA
High cost:										
Low family income	NA	NA	4,962	--	--	--	5,374	6,774	8,102	NA
Medium family income	NA	NA	4,564	--	--	--	4,798	5,677	7,119	NA
High family income	NA	NA	3,573	3,090	--	--	4,650	6,506	6,628	NA

1/ Includes those who did not report their source of aid.
2/ Details do not sum to total due to missing values for income and costs.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.2--Aided undergraduates enrolled in the fall of 1986, by source of aid award and control and level of institution

Control and level of institution	Aided undergraduates (in thousands)	Total	Aid award by source of aid: Federal only	Institution only	Private only	State only	Federal & state only	Federal & institution only	Federal, State, & inst. only	All other awards*
			Percent							
Total	5,431	100.0	32.4	15.2	7.7	2.8	16.4	9.0	6.9	9.6
Public	3,540	100.0	32.5	17.0	8.9	3.2	19.5	6.3	3.7	8.9
4-year doctoral	1,270	100.0	34.3	16.4	6.6	3.0	14.7	8.5	5.5	11.0
Other 4-year	836	100.0	32.9	12.3	6.4	3.1	27.9	5.6	3.5	8.3
2-year	1,361	100.0	29.7	20.6	12.8	3.2	18.9	4.9	2.3	7.6
Less than 2-year	72	100.0	51.9	11.5	4.7	3.9	18.1	3.6	0.8	5.5
Private, not-for-profit	1,380	100.0	15.0	15.6	6.6	2.5	10.7	18.1	17.3	14.2
4-year doctoral	490	100.0	14.7	16.2	8.0	2.4	8.2	21.0	15.9	13.6
Other 4-year	787	100.0	13.6	15.0	6.2	2.5	11.1	17.2	19.2	15.2
2-year	92	100.0	25.6	19.0	3.3	3.2	17.5	11.9	9.4	10.1
Less than 2-year	11	100.0	44.7	3.8	4.4	3.7	32.5	2.3	2.0	6.6
Private, for-profit	511	100.0	78.1	2.3	1.8	0.5	10.5	3.1	0.6	3.1
2-year and above	186	100.0	69.4	1.9	1.6	0.5	19.2	2.5	1.2	3.7
Less than 2-year	325	100.0	83.0	2.6	1.9	0.6	5.5	3.4	0.3	2.7
			Average award for full-time aided undergraduates							
Total	NA	NA	$3,414	$2,133	$2,005	$1,333	$3,928	$5,794	$6,708	NA
Public	NA	NA	2,791	1,601	1,329	1,138	3,466	4,184	4,664	NA
4-year doctoral	NA	NA	3,058	2,335	1,854	--	3,976	4,813	4,868	NA
Other 4-year	NA	NA	2,787	1,367	1,190	940	3,601	3,855	4,430	NA
2-year	NA	NA	2,383	845	734	--	2,841	3,110	--	NA
Less than 2-year	NA	NA	2,811	--	--	--	3,484	--	--	NA
Private, not-for-profit	NA	NA	3,803	3,225	3,671	1,526	5,151	6,986	7,679	NA
4-year doctoral	NA	NA	4,047	4,171	3,664	1,726	5,540	8,161	8,746	NA
Other 4-year	NA	NA	3,556	2,754	3,705	1,376	5,044	6,212	7,253	NA
2-year	NA	NA	3,697	1,580	--	1,419	4,738	5,319	5,611	NA
Less than 2-year	NA	NA	5,288	--	--	--	5,031	--	--	NA
Private, for-profit	NA	NA	4,863	2,696	5,998	--	6,095	6,574	--	NA
2-year and above	NA	NA	4,157	--	--	--	5,822	7,999	--	NA
Less than 2-year	NA	NA	5,234	2,546	--	--	6,611	5,831	--	NA

* Includes undergraduates who received aid but did not report their source of aid
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.3--Aided undergraduates enrolled in the fall of 1986, by source of aid award, attendance status and dependency status

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by source of aid: Total	Federal only	Institution only	Private only	State only	Federal & state only	Federal & institution only	Federal, state, and inst. only	All other awards[1]
		Percent								
Total	5,431	100.0	32.4	15.2	7.7	2.8	16.4	9.0	6.9	9.6
Attendance status										
Full-time	4,200	100.0	33.1	13.3	3.6	2.6	18.4	10.2	8.2	10.6
Half-time or more	845	100.0	38.2	15.9	12.2	3.0	13.7	6.7	2.6	7.7
Less than half-time	386	100.0	11.7	34.6	42.0	3.4	0.1	0.7	1.3	6.2
Dependency status										
Dependent	3,366	100.0	28.0	18.4	5.3	3.2	15.5	10.0	8.6	11.0
Independent	2,064	100.0	39.5	10.0	11.6	2.0	18.0	7.4	4.0	7.5
		Average award for full-time aided undergraduates[2]								
Total	NA	NA	$3,414	$2,133	$2,005	$1,333	$3,928	$5,794	$6,708	NA
Attendance status										
Full-time	NA	NA	3,414	2,133	2,005	1,333	3,928	5,794	6,708	NA
Half-time or more	NA	NA	2,667	1,421	1,152	1,256	2,684	3,659	4,918	NA
Less than half-time	NA	NA	801	1,596	746	--	--	--	--	NA
Dependency status										
Dependent	NA	NA	3,129	2,110	1,897	1,221	3,659	5,977	6,718	NA
Independent	NA	NA	3,824	2,296	2,355	2,071	4,376	5,292	6,667	NA

1 Includes those who did not report their source of aid.
2 Except when attendance status is not full-time.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.4--Aided undergraduates enrolled in the fall of 1986, by source of aid award, age, academic level, and grade point average

Selected student characteristic	Aided undergraduates (in thousands)	Total	Aid award by source of aid: Federal only	Institution only	Private only	State only	Federal & state only	Federal & institution only	Federal, State, and inst. only	All other awards[1]
			Percent							
Total	5,431	100.0	32.4	15.2	7.7	2.8	16.4	9.0	6.9	9.6
Age										
23 or younger	3,571	100.0	29.8	16.0	4.1	3.0	16.6	10.7	8.8	11.0
24-29	855	100.0	43.1	12.5	10.0	2.1	15.7	6.5	3.4	6.7
30 or older	1,004	100.0	32.4	14.9	18.2	2.4	16.3	5.2	2.8	7.8
Academic level										
Contact hour	387	100.0	66.5	6.1	3.8	2.2	10.4	3.0	0.8	7.2
Freshman	1,727	100.0	31.9	15.8	7.8	2.7	17.3	7.6	6.0	10.9
Sophomore	1,307	100.0	29.8	13.7	7.8	3.3	19.2	10.1	7.6	8.5
Junior	892	100.0	27.9	14.6	6.6	3.0	17.8	10.4	9.4	10.3
Senior	1,118	100.0	27.8	19.9	9.5	2.1	12.8	10.9	7.4	9.6
Grade point average[2]										
2.3 or less	1,115	100.0	34.8	12.3	5.0	2.7	21.5	9.3	7.0	7.4
2.4-2.8	754	100.0	29.9	13.7	5.2	3.5	19.9	10.2	9.0	8.6
2.9-3.3	1,016	100.0	28.3	15.7	9.2	2.4	15.3	9.8	8.5	10.8
3.4-4.0	718	100.0	22.7	21.1	15.5	3.3	9.5	9.3	6.0	12.6
			Average award for full-time aided undergraduates							
Total	NA	NA	$3,414	$2,133	$2,005	$1,333	$3,928	$5,794	$6,708	NA
Age										
23 or younger	NA	NA	3,242	2,073	1,885	1,237	3,825	5,932	6,761	NA
24-29	NA	NA	3,725	2,857	2,242	--	4,256	4,936	5,922	NA
30 or older	NA	NA	3,789	2,050	2,356	2,072	4,099	5,475	6,929	NA
Academic level										
Contact hour	NA	NA	4,508	1,355	4,635	--	4,510	5,227	--	NA
Freshman	NA	NA	3,236	1,659	1,502	1,310	3,767	5,586	6,418	NA
Sophomore	NA	NA	3,112	1,715	1,682	1,065	3,765	5,415	6,592	NA
Junior	NA	NA	3,163	2,385	2,082	1,201	3,936	5,951	6,875	NA
Senior	NA	NA	3,360	3,145	2,384	1,635	4,387	6,335	7,078	NA
Grade point average[2]										
2.3 or less	NA	NA	3,247	2,094	2,177	1,411	3,968	5,446	6,494	NA
2.4-2.8	NA	NA	3,126	2,191	2,094	1,284	4,019	5,587	6,485	NA
2.9-3.3	NA	NA	3,142	1,977	1,617	1,201	3,904	5,977	6,840	NA
3.4-4.0	NA	NA	3,342	2,395	1,544	1,225	4,054	5,411	6,457	NA

1 Includes those who did not report their source of aid.
2 Applies to credit-hour students only.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A2.5--Aided undergraduates enrolled in the fall of 1986, by source of aid, sex, and race/ethnicity

Selected student characteristic	Aided undergraduates (in thousands)	Total	Aid award by source of aid: Federal only	Institution only	Private only	State only	Federal & state only	Federal & institution only	Federal, State, and inst. only	All other awards*
			Percent							
Total	5,431	100.0	32.4	15.2	7.7	2.8	16.4	9.0	6.9	9.6
Sex										
Male	2,392	100.0	32.8	16.2	7.1	3.1	15.1	9.5	6.9	9.3
Female	3,039	100.0	32.0	14.4	8.1	2.5	17.4	8.6	6.9	10.1
Race/ethnicity										
American Indian	56	100.0	34.5	16.6	2.8	4.4	16.3	6.4	5.1	13.9
Asian American	257	100.0	24.0	17.9	4.7	2.2	21.7	8.5	9.5	11.5
Black, non-Hispanic	698	100.0	43.2	9.1	4.2	1.3	20.2	9.0	5.0	8.0
Hispanic	394	100.0	38.8	12.1	5.1	1.8	21.6	6.9	5.2	8.5
White, non-Hispanic	4,025	100.0	30.4	16.4	8.8	3.1	14.9	9.3	7.2	9.9
			Average award for full-time aided undergraduates							
Total	NA	NA	$3,414	$2,133	$2,005	$1,333	$3,928	$5,794	$6,708	NA
Sex										
Male	NA	NA	3,416	2,486	2,105	1,409	3,948	6,117	6,839	NA
Female	NA	NA	3,412	1,804	1,934	1,268	3,914	5,509	6,603	NA
Race/ethnicity										
American Indian	NA	NA	3,401	--	--	--	--	--	--	NA
Asian American	NA	NA	3,965	2,878	--	--	3,725	6,639	7,082	NA
Black, non-Hispanic	NA	NA	3,796	2,589	2,186	--	4,328	6,125	7,614	NA
Hispanic	NA	NA	3,919	2,442	--	--	3,858	5,789	7,398	NA
White, non-Hispanic	NA	NA	3,235	2,031	1,869	1,325	3,869	5,685	6,522	NA

* Includes those who did not report their source of aid.
-- Too few cases for a reliable estimate.
NOTE: Percentages are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.1a--Aided dependent undergraduates enrolled in the fall of 1986, by type of aid award, cost of attendance, and family income

Cost of attendance and family income	Aided undergraduates (in thousands)	Aid award by type of aid: Total	Grants only	Grants & loans only	Loans only	Grants, loans, & work-study only	Grants & work-study only	All other awards*
					Percent			
Total	3,367	100.0	40.4	26.1	15.1	9.6	4.5	4.3
Low cost:								
Low family income	547	100.0	58.0	20.0	5.2	5.9	8.0	2.9
Medium family income	501	100.0	48.8	19.8	17.6	4.7	3.4	5.7
High family income	357	100.0	55.4	8.2	25.6	1.0	3.1	6.7
High cost:								
Low family income	563	100.0	28.6	43.8	5.1	15.9	4.8	1.8
Medium family income	647	100.0	26.3	34.8	15.0	17.1	3.9	2.9
High family income	752	100.0	35.6	22.6	23.2	8.6	3.6	6.4
			Average award for full-time aided undergraduates					
Total	NA	NA	$2,373	$5,248	$2,689	$7,352	$4,468	NA
Low cost:								
Low family income	NA	NA	2,064	4,318	2,684	5,383	4,089	NA
Medium family income	NA	NA	1,380	3,708	2,379	4,923	3,026	NA
High family income	NA	NA	1,280	3,093	2,125	--	3,511	NA
High cost:								
Low family income	NA	NA	3,354	6,076	3,347	8,248	5,050	NA
Medium family income	NA	NA	3,089	5,736	3,027	7,649	5,359	NA
High family income	NA	NA	2,917	5,141	2,827	7,650	4,787	NA

* Includes those who did not report the type of aid they received.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.1b--Aided independent undergraduates enrolled in the fall of 1986, by type of aid award, cost of attendance, and family income

Cost of attendance and family income	Aided undergraduates (in thousands) 2/	Total	Aid award by type of aid: Grants only	Grants & loans only	Loans only	Grants, loans, & work-study only	Grants & work-study only	All other awards 1/
			Percent					
Total	2,064	100.0	47.2	30.0	11.2	4.6	4.5	2.5
Low cost:								
Low family income	409	100.0	51.2	28.3	3.6	6.3	8.4	2.2
Medium family income	402	100.0	49.6	28.6	10.5	3.4	5.1	2.8
High family income	494	100.0	68.9	9.8	14.7	0.4	2.3	3.9
High cost:								
Low family income	271	100.0	27.9	52.7	3.4	10.4	4.4	1.2
Medium family income	297	100.0	27.0	49.7	11.7	6.6	3.9	1.1
High family income	186	100.0	36.1	27.0	29.7	2.6	1.2	3.4
			Average award for full-time aided undergraduates					
Total	NA	NA	$2,663	$5,497	$3,093	$6,749	$4,804	NA
Low cost:								
Low family income	NA	NA	2,269	5,141	3,098	6,107	4,074	NA
Medium family income	NA	NA	2,290	4,724	2,933	5,936	4,281	NA
High family income	NA	NA	1,794	4,022	2,466	--	--	NA
High cost:								
Low family income	NA	NA	3,646	6,312	3,908	7,424	5,332	NA
Medium family income	NA	NA	3,588	5,737	3,477	7,427	--	NA
High family income	NA	NA	3,366	5,762	3,371	--	--	NA

1/ Includes those who did not report the type of aid they received.
2/ Details do not sum to total due to missing values for income and costs.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.2--Aided undergraduates enrolled in the fall of 1986, by type of aid award, and control and level of institution

Control and level of institution	Aided undergraduates (in thousands)	Aid award by source of aid: Percent: Total	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only	All other awards*	Average award for full-time aided undergraduates: Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only
Total	5,431	100.0	43.0	27.6	13.6	7.7	4.5	3.6	$2,456	$5,343	$2,793	$7,216	$4,583
Public	3,540	100.0	50.3	21.9	13.1	5.5	5.2	4.0	1,885	4,312	2,433	5,402	3,937
4-year doctoral	1,270	100.0	37.3	28.8	17.5	7.2	4.7	4.5	2,252	4,511	2,490	5,805	5,151
Other 4-year	836	100.0	41.2	24.4	15.3	8.9	5.6	4.6	1,935	4,157	2,395	5,066	3,431
2-year	1,361	100.0	67.6	13.8	7.8	2.1	5.4	3.3	1,560	3,999	2,299	5,051	3,262
Less than 2-year	72	100.0	56.6	23.2	9.3	2.8	3.9	4.2	1,677	4,535	--	--	--
Private, not-for-profit	1,380	100.0	34.2	32.3	9.9	15.8	4.3	3.5	3,967	6,575	3,048	8,838	6,276
4-year doctoral	490	100.0	34.3	31.3	10.7	16.0	3.4	4.3	4,796	7,623	3,228	10,316	7,282
Other 4-year	787	100.0	33.0	32.7	9.0	17.0	5.2	3.1	3,577	6,094	2,934	8,040	5,972
2-year	92	100.0	43.7	33.4	11.8	6.3	1.5	3.3	2,739	5,197	2,818	7,387	--
Less than 2-year	11	100.0	36.5	41.2	14.7	3.4	3.0	1.2	5,461	6,139	3,139	--	--
Private, for-profit	511	100.0	16.2	54.9	27.3	0.7	0.3	0.6	3,992	6,087	3,674	--	--
2-year and above	186	100.0	15.9	49.0	32.6	1.1	0.4	1.0	4,080	5,679	3,228	--	--
Less than 2-year	325	100.0	16.3	58.3	24.3	0.5	0.2	0.4	3,946	6,307	4,057	--	--

* Includes those who did not report the type of aid they received.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.3--Aided undergraduates enrolled in the fall of 1986, by type of aid award, attendance status, and dependency status

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by type of aid: Percent							Average award for full-time aided undergraduates2				
		Total	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only	All other awards1	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only
Total	5,431	100.0	43.0	27.6	13.6	7.7	4.5	3.6	$2,456	$5,343	$2,793	$7,216	$4,583
Attendance status													
Full-time	4,200	100.0	36.8	31.3	14.3	9.4	4.9	3.3	2,456	5,343	2,793	7,287	4,583
Half-time or more	845	100.0	54.2	20.8	15.2	2.6	2.9	4.3	1,410	4,277	2,603	5,961	4,564
Less than half-time	386	100.0	85.3	2.5	2.6	0.0	3.0	6.6	795	--	--	--	--
Dependency status													
Dependent	3,366	100.0	40.4	26.1	15.1	9.6	4.5	4.3	2,373	5,248	2,689	7,352	4,468
Independent	2,064	100.0	47.2	30.0	11.2	4.6	4.5	2.5	2,663	5,497	3,093	6,749	4,804

1 Includes those who did not report the type of aid they received.
2 Except where attendance status is otherwise indicated.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates.
Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.4--Aided undergraduates enrolled in the fall of 1986, by type of aid award age, academic level, and grade point average

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by type of aid: Percent							Average award for full-time aided undergraduates				
		Total	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only	All other awards1	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only
Total	5,431	100.0	43.0	27.6	13.6	7.7	4.5	3.6	$2,456	$5,343	$2,793	$7,216	$4,583
Age													
23 or younger	3,571	100.0	38.2	29.0	14.2	10.0	4.7	3.9	2,397	5,338	2,735	7,308	4,428
24-29	855	100.0	44.7	28.2	14.9	3.9	4.8	3.5	2,614	5,149	2,803	6,574	5,005
30 or older	1,004	100.0	58.4	22.2	10.2	2.6	3.5	3.1	2,631	5,615	3,191	6,771	5,048
Academic level													
Contact hour	387	100.0	34.4	41.5	19.4	1.6	1.7	1.4	2,625	5,942	3,836	--	--
Freshman	1,727	100.0	48.2	26.7	12.7	6.5	3.8	2.1	2,219	5,240	2,663	7,284	3,920
Sophomore	1,307	100.0	45.4	25.7	12.2	8.3	4.8	3.6	2,300	5,295	2,713	6,792	3,909
Junior	892	100.0	37.8	28.5	14.3	10.6	4.7	4.1	2,749	5,170	2,564	7,307	4,326
Senior	1,118	100.0	39.2	25.9	14.1	8.5	6.1	6.2	2,874	5,401	2,765	7,552	6,285
Grade point average2													
2.3 or less	1,115	100.0	38.0	29.2	14.3	9.2	5.4	3.9	2,553	5,035	2,579	6,793	3,854
2.4-2.8	754	100.0	38.5	28.9	14.0	9.7	5.1	3.8	2,452	5,057	2,744	7,062	4,203
2.9-3.3	1,016	100.0	41.8	27.0	12.9	9.3	4.5	4.5	2,310	5,308	2,615	7,301	4,642
3.4-4.0	718	100.0	52.7	20.7	10.9	5.3	5.3	4.7	2,510	5,603	2,771	7,151	5,433

1 Includes those who did not report the type of aid they received.
2 Pertains to credit-hour students only.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A3.5--Aided undergraduates enrolled in the fall of 1986, by type of aid award, sex, and race/ethnicity

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by type of aid: Percent: Total	Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only	All other awards*	Average award for full-time aided undergraduates: Grants only	Grants & loans only	Loans only	Grants, loans,& work-study only	Grants & work-study only
Total	5,431	100.0	43.0	27.6	13.6	7.7	4.5	3.6	$2,456	$5,343	$2,793	$7,216	$4,583
Sex													
Male	2,392	100.0	43.3	27.0	14.1	7.4	4.1	4.1	2,666	5,446	2,826	7,386	4,827
Female	3,039	100.0	42.7	28.1	13.2	7.9	4.8	3.3	2,287	5,263	2,764	7,090	4,412
Race/ethnicity													
American Indian	56	100.0	49.5	24.3	7.7	3.5	7.3	7.7	3,342	5,885	--	--	--
Asian American	257	100.0	44.5	24.2	7.8	8.0	10.4	5.1	3,193	6,220	2,813	8,428	4,856
Black, non-Hisp	698	100.0	39.8	34.5	8.9	8.3	6.2	2.3	2,873	5,399	2,631	7,489	4,539
Hispanic	394	100.0	45.9	29.2	11.2	5.3	5.2	3.2	2,607	6,042	3,358	7,620	3,838
White, non-Hisp	4,025	100.0	43.1	26.5	15.1	7.9	3.7	3.7	2,309	5,209	2,769	7,041	4,620

* Includes those who did not report the type of aid they received.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A4.1a--Aided dependent undergraduates enrolled in the fall of 1986, by aid award, cost of attendance, and level of family income

Cost of attendance and family income	Aided undergraduates (in thousands)	Aid award by source and type of aid: Total	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards*
						Percent						
Total	3,367	100.0	10.7	11.4	7.6	.3	4.7	3.6	3.1	2.4	2.0	48.7
Low cost:												
Low income	547	100.0	4.2	11.2	5.8	6.3	11.2	9.1	3.4	2.0	2.7	44.1
Medium income	501	100.0	14.3	17.6	7.8	2.3	2.6	2.4	2.7	3.3	1.7	45.3
High income	357	100.0	18.1	28.1	12.3	0.1	0.6	0.1	1.8	4.1	0.0	34.8
High cost:												
Low income	563	100.0	4.1	4.3	1.3	12.5	4.7	5.1	1.0	1.7	3.6	61.7
Medium income	647	100.0	12.2	7.6	2.5	1.9	1.2	1.0	1.2	2.1	1.2	69.1
High income	752	100.0	17.9	18.7	4.7	0.1	0.0	0.0	1.4	3.8	0.0	53.4
						Average award for full-time aided undergraduates						
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Low cost:												
Low income	NA	NA	2,745	1,119	1,137	4,393	1,452	2,818	--	--	4,488	NA
Medium income	NA	NA	2,336	870	1,129	3,439	--	--	--	787	--	NA
High income	NA	NA	2,166	1,061	1,087	--	--	--	--	610	--	NA
High cost:												
Low income	NA	NA	2,970	2,693	--	4,962	1,795	3,648	--	1,337	5,855	NA
Medium income	NA	NA	2,737	2,726	1,840	3,907	--	--	--	1,345	4,529	NA
High income	NA	NA	2,415	2,659	2,197	--	--	--	5,140	877	--	NA

* Includes those who did not report the source or type of their award.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A4.1b--Aided independent undergraduates enrolled in the fall of 1986, by aid award, cost of attendance, and level of family income

Cost of attendance and family income	Aided undergraduates (in thousands) 2/	Total	Aid award by source and type of aid: GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards 1/
						Percent						
Total	2,064	100.0	10.7	11.4	7.6	5.8	4.7	3.6	3.1	2.4	2	48.7
Low cost:												
Low income	409	100.0	3.0	6.0	4.2	10.6	14.7	7.8	5.3	1.4	3.7	43.3
Medium income	402	100.0	8.9	7.4	4.7	7.3	10.4	7.3	3.5	1.4	2.8	46.3
High income	494	100.0	11.3	14.2	34.1	0.7	1.5	0.3	10.9	3.0	0.2	23.8
High cost:												
Low income	271	100.0	2.6	2.6	1.7	18.9	7.2	5.6	0.9	0.6	6.9	53.0
Medium income	297	100.0	9.3	2.1	2.1	17.8	4.9	5.4	1.8	0.8	3.4	52.4
High income	186	100.0	23.3	10.1	11.4	2.5	1.0	1.1	4.0	2.0	0.8	43.8
						Average award for full-time aided undergraduates						
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Low cost:												
Low income	NA	NA	3,065	--	--	4,974	1,671	2,896	--	--	5,297	NA
Medium income	NA	NA	2,852	--	--	4,579	1,563	2,530	--	--	--	NA
High income	NA	NA	2,514	697	992	--	--	--	3,244	--	--	NA
High cost:												
Low income	NA	NA	3,257	--	--	5,548	1,877	4,099	--	--	5,951	NA
Medium income	NA	NA	3,261	--	--	5,331	1,743	3,601	--	--	5,782	NA
High income	NA	NA	3,004	1,977	--	--	--	--	--	--	--	NA

1/ Includes those who did not report the source or type of aid they received.
2/ Details do not add to total due to missing values for income and costs.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates.
Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A4.2--Aided undergraduates enrolled in the fall of 1986, by source and type of award, and control and level of institution

Control and level of institution	Aided undergraduates (in thousands)	Total	Aid award by source and type of aid									
			GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards*
			Percent									
Total	5,431	100.0	10.7	11.4	7.6	5.8	4.7	3.6	3.1	2.4	2.0	48.7
Public	3,540	100.0	10.2	12.7	8.8	3.8	6.3	4.4	4.1	2.7	2.2	44.8
4-year doctoral	1,270	100.0	13.9	11.4	6.5	5.1	3.5	1.7	2.4	2.4	1.7	51.4
Other 4-year	836	100.0	12.3	8.5	6.3	3.8	5.2	6.6	2.2	2.7	3.3	49.1
2-year	1,361	100.0	5.4	16.7	12.8	2.3	9.3	5.8	6.6	2.8	2.2	36.1
Less than 2-year	72	100.0	8.7	10.8	4.7	9.8	13.3	0.2	10.0	3.5	0.0	39.0
Private, not-for-profit	1,380	100.0	7.8	11.7	6.5	1.6	0.8	1.7	1.0	2.3	1.3	65.3
4-year doctoral	490	100.0	8.1	11.3	7.9	0.9	0.9	1.0	1.4	2.1	0.8	65.6
Other 4-year	787	100.0	7.3	11.6	6.0	1.4	0.4	1.8	0.8	2.3	1.4	67.0
2-year	92	100.0	9.6	15.9	3.3	5.7	3.0	3.4	0.8	3.2	2.2	52.9
Less than 2-year	11	100.0	12.1	3.5	4.4	18.3	0.9	9.1	3.6	1.8	5.5	40.8
Private, for-profit	511	100.0	22.1	1.8	1.8	30.7	4.1	2.7	1.6	0.5	2.4	32.3
2-year and above	186	100.0	25.9	1.4	1.6	20.4	3.0	4.3	1.2	0.5	5.0	36.7
Less than 2-year	325	100.0	20.0	2.0	1.9	36.6	4.8	1.8	1.8	0.5	0.9	29.7
			Average aid award for full-time aided undergraduates									
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Public	NA	NA	2,345	1,281	1,124	4,010	1,463	2,720	2,379	790	4,728	NA
4-year doctoral	NA	NA	2,308	1,926	1,527	4,038	1,561	3,129	2,795	949	4,829	NA
Other 4-year	NA	NA	2,321	1,070	1,089	3,939	1,656	2,982	2,491	664	4,877	NA
2-year	NA	NA	2,450	701	633	3,991	1,340	2,347	2,177	--	4,495	NA
Less than 2-year	NA	NA	--	--	--	4,131	1,493	--	--	--	--	NA
Private, not-for-profit	NA	NA	2,647	3,032	3,171	4,602	1,991	4,249	6,848	1,240	6,419	NA
4-year doctoral	NA	NA	2,788	4,200	3,283	9,999	--	9,999	7,815	1,342	--	NA
Other 4-year	NA	NA	2,518	2,539	3,063	4,334	--	4,320	--	1,161	6,241	NA
2-year	NA	NA	2,733	1,378	--	4,289	--	3,861	--	1,285	--	NA
Less than 2-year	NA	NA	--	--	--	5,986	--	--	--	--	--	NA
Private, for-profit	NA	NA	3,292	1,850	4,148	5,760	2,194	4,574	5,267	--	6,936	NA
2-year and above	NA	NA	2,859	9,999	--	4,812	2,234	4,331	--	--	6,960	NA
Less than 2-year	NA	NA	3,658	1,507	--	6,099	2,179	4,873	4,820	--	--	NA

* Includes those who did not report their source or type of aid.
-- Too few cases for a reliable estimate.
NOTE: Percentages are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

83

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Table A4.3--Aided undergraduates enrolled in the fall of 1986, by source and type of award, attendance status, and dependency status

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by source and type of aid: Total	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards1
						Percent						
Total	5,431	100.0	10.7	11.4	7.6	5.8	4.7	3.6	3.1	2.4	2	48.7
Attendance status												
Full-time	4,200	100.0	11.3	10.0	3.5	6.3	4.5	3.7	2.1	2.3	2.3	54.0
Half-time or more	845	100.0	12.5	11.9	12.1	6.0	7.8	4.3	4.8	2.6	1.3	36.7
Less than half-time	386	100.0	0.0	26.2	41.9	0.0	0.0	0.0	10.8	3.1	0.0	18.0
Dependency status												
Dependent	3,366	100.0	11.8	13.8	5.2	3.9	3.3	2.9	1.9	2.8	1.5	52.9
Independent	2,064	100.0	8.9	7.6	11.5	9.0	7.0	4.7	5.1	1.7	2.8	41.7
						Average award for full-time aided undergraduates2						
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Attendance status												
Full-time	NA	NA	2,587	1,835	1,658	4,904	1,554	3,076	3,090	995	5,270	NA
Half-time or more	NA	NA	2,605	831	985	4,139	1,255	1,798	2,057	840	4,675	NA
Less than half-time	NA	NA	--	474	532	--	--	--	1,140	--	--	NA
Dependency status												
Dependent	NA	NA	2,472	1,922	1,611	4,582	1,471	2,996	3,116	936	4,988	NA
Independent	NA	NA	2,912	1,207	1,810	5,138	1,636	3,181	3,063	1,432	5,545	NA

1 Includes those who did not report the source or type of award.
2 Pertains to full-time status unless otherwise indicated.
-- Too few cases for a reliable estimate.
NOTE: Percents are based on unduplicated counts of aided undergraduates.
Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics,
1987 National Postsecondary Student Aid Study.

Table A4.4--Aided undergraduates enrolled in the fall of 1986, by source and type of award, age, academic level, and grade point average

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by source and type of aid: Total	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards1
		Percent										
Total	5,431	100.0	10.7	11.4	7.6	5.8	4.7	3.6	3.1	2.4	2.0	48.7
Age												
23 or younger	3,571	100.0	11.3	12.2	4.0	5.1	4.1	3.1	1.5	2.6	1.8	54.3
24-29	855	100.0	11.1	8.3	9.9	8.6	7.0	3.5	6.0	1.5	2.1	42.0
30 or older	1,004	100.0	8.0	11.3	18.2	6.0	4.9	5.1	6.5	2.1	2.5	35.4
Academic level												
Contact hour	387	100.0	16.3	5.3	3.8	22.2	8.4	2.6	4.5	2.1	1.6	33.2
Freshman	1,727	100.0	9.9	13.6	7.6	6.0	5.4	4.2	3.0	2.6	2.2	45.5
Sophomore	1,307	100.0	9.3	10.1	7.8	3.7	5.0	4.7	3.4	2.6	2.2	51.2
Junior	892	100.0	11.7	10.7	6.5	3.6	3.0	3.4	2.6	2.6	1.9	54.0
Senior	1,118	100.0	10.8	12.4	9.4	4.2	3.4	1.7	2.8	1.7	1.8	51.8
Grade point average2												
2.3 or less	1,115	100.0	11.4	8.9	4.9	6.3	5.3	4.6	2.3	2.3	2.3	51.7
2.4-2.8	754	100.0	10.7	9.8	5.1	4.2	4.1	3.9	3.5	2.8	2.6	53.3
2.9-3.3	1,016	100.0	10.1	10.7	9.2	3.9	4.1	2.3	2.9	2.0	2.4	52.4
3.4-4.0	718	100.0	8.2	14.9	15.3	3.1	3.3	2.1	3.1	2.9	0.9	46.2
		Average award for full-time aided undergraduates										
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Age												
23 or younger	NA	NA	2,505	1,911	1,609	4,667	1,538	3,048	2,876	931	5,154	NA
24-29	NA	NA	2,705	1,677	1,931	5,043	1,641	3,231	3,916	--	5,624	NA
30 or older	NA	NA	3,025	1,044	1,672	5,480	1,511	3,062	2,760	1,520	5,353	NA
Academic level												
Contact hour	NA	NA	3,417	841	3,052	5,819	1,698	4,795	2,819	--	5,643	NA
Freshman	NA	NA	2,464	1,579	1,207	4,685	1,560	3,045	2,598	945	5,271	NA
Sophomore	NA	NA	2,517	1,585	1,516	4,499	1,431	2,928	3,011	833	5,112	NA
Junior	NA	NA	2,417	2,466	1,895	4,271	1,628	2,908	3,778	989	5,214	NA
Senior	NA	NA	2,577	2,332	1,985	4,546	1,540	3,223	3,493	1,062	5,411	NA
Grade point average2												
2.3 or less	NA	NA	2,381	2,079	1,555	4,485	1,582	3,293	2,270	1,014	5,199	NA
2.4-2.8	NA	NA	2,540	2,049	1,996	4,245	1,357	2,820	3,225	914	5,381	NA
2.9-3.3	NA	NA	2,445	1,778	1,315	4,632	1,640	2,809	3,693	848	5,100	NA
3.4-4.0	NA	NA	2,659	1,896	1,433	5,327	1,556	3,334	--	1,018	--	NA

1 Includes those who did not report the source or type of aid received.
2 Pertains to credit-hour students only.
-- Too few cases for a reliable estimate.
NOTE: Percentages are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Table A4.5--Aided undergraduates enrolled in the fall of 1986, by source and type of aid award, sex, and race/ethnicity

Selected student characteristic	Aided undergraduates (in thousands)	Aid award by source and type of aid: Total	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)	All other awards*
						Percent						
Total	5,431	100.0	10.7	11.4	7.6	5.8	4.7	3.6	3.1	2.4	2.0	48.7
Sex												
Male	2,392	100.0	11.1	12.2	7.0	4.3	4.1	3.1	4.8	2.8	1.8	48.8
Female	3,039	100.0	10.3	10.8	8.0	7.0	5.2	3.9	1.7	2.1	2.2	48.8
Race/ethnicity												
American Indian	56	100.0	4.9	11.6	2.8	8.2	11.8	7.9	3.5	0.0	2.3	47.0
Asian American	257	100.0	6.9	10.6	4.7	4.8	4.1	5.5	2.8	2.2	1.5	56.9
Black, non-Hispanic	698	100.0	6.9	6.7	4.2	12.8	8.7	5.7	3.0	1.1	2.8	48.1
Hispanic	394	100.0	9.6	9.1	5.0	9.9	6.2	8.0	2.6	1.7	2.6	45.3
White, non-Hispanic	4,025	100.0	11.8	12.5	8.6	4.2	3.8	2.6	3.2	2.7	1.8	48.8
						Average aid award for full-time undergraduates						
Total	NA	NA	$2,587	$1,835	$1,658	$4,904	$1,554	$3,076	$3,090	$995	$5,270	NA
Sex												
Male	NA	NA	2,600	2,125	1,763	4,656	1,468	3,028	3,463	1,032	5,236	NA
Female	NA	NA	2,575	1,569	1,583	5,034	1,606	3,106	2,246	961	5,292	NA
Race/ethnicity												
American Indian	NA	NA	--	--	--	--	--	--	--	--	--	NA
Asian American	NA	NA	2,831	2,261	--	5,282	--	2,772	--	--	--	NA
Black, non-Hispanic	NA	NA	2,657	2,592	2,090	5,071	1,597	3,378	2,143	--	5,645	NA
Hispanic	NA	NA	3,109	2,009	--	5,947	1,289	3,325	--	--	5,545	NA
White, non-Hispanic	NA	NA	2,535	1,755	1,519	4,594	1,548	2,925	3,117	941	5,123	NA

* Includes those who did not report the source or type of aid received.
-- Too few cases for a reliable estimate.
NOTE: Percentages are based on unduplicated counts of aided undergraduates. Details may not aid to totals due to rounding.
SOURCE: U. S. Department of Education, National Center for Education Statistics, 1987 National Postsecondary Student Aid Study.

Appendix B:

Technical notes

The 1987 National Postsecondary Student Aid Study (NPSAS) was conducted during the 1986-87 school year after an extensive national field test in 1985-86. The full-scale study involved 59,886 postsecondary students selected from 1,074 postsecondary institutions.

I. Sample Design

Students were selected for the 1987 NPSAS as the third stage in a three stage sample design. The first stage of sampling consisted of selecting geographic areas based upon three-digit ZIP code areas. The largest primary sampling units (PSUs) were selected with certainty. Of the 361 PSUs in the universe, the 50 largest PSUs were included in the sample with certainty. The remaining PSUs were stratified on the basis of the State in which the PSU was located and 70 PSUs were selected with probability proportional to their measure of size (i.e., the total number of students enrolled in postsecondary education).

Institution sampling

Once the 120 PSUs were selected, the second stage of the sample selection process was institutions within selected PSUs. A total of 7,814 schools was identified in the 120 sample PSUs.

Institutions in these 120 PSUs were then classified into 10 strata for sample selection, based upon the control of the institution (public, private, not-for-profit, and private, for-profit) and type (highest degree awarded). Five-hundred and eight institutions were large enough to be selected with certainty. The remaining institutions were sampled within strata with probability proportional to the total enrollment in the institution.

A total of 1,342 institutions and branch campuses was selected. A special supplemental sample was designed for New York State after the national sample of schools had already been selected that added an additional 11 campuses and increased the numbers of sample institutions to 1,353.

Ninety-two percent of the sampled institutions agreed to participate in the study. When participating institutions were weighted to reflect total enrollment, the final weighted institutional response rate was 94.6 percent.

Student sampling

The third stage of the sampling process was the selection of students within

participating institutions. Institutions were asked for a list of all students enrolled on or about October 15, 1986. All students enrolled for courses for credit, in a degree or formal award program, or in a vocational or occupationally specific program were eligible for selection, including part-time and full-time students and aided and nonaided students. If a student also was in a high school program, he/she was not eligible.

Students were stratified by level (undergraduate, graduate, and first-professional) and systematically sampled, using a random start and a prespecified sampling rate that varied by student level. Sampling rates for graduate and first-professional students were 3 to 7 times the rate for undergraduate students, resulting in a total student sample of 59,886.

The sample of undergraduate consisted as 34,544 students. The overall response rate for the student questionnaire was 71.2 percent. Item nonresponse was not a significant problem. Item response rates for almost all items was close to 100 percent for the items used in this report. The exeptions were for the number of credit hours and the cumulative grade point average of undergraduates enrolled in the fall of 1986. For these items the non-response rates were 7 percent. The average student response rate was 71 percent and ranged from the low 60s to the high 70s across selected classification variables. Table B.1 provides more details. Table B.1 below gives record response rates for the student mail questionnaire. The rates generally apply to all students rather than just undergraduates.

II. Data Sources

The data in this report were obtained from multiple sources. Once a student sample was identified at an institution, fall 1986 enrollment data on each sampled member were obtained from administrative records from December 1986 through March, 1987. For each sample member with a financial aid record, the aid record was obtained at this time and was subsequently updated in the summer of 1987 at the end of the 1986-87 Federal financial aid program fiscal year. These updated records reflected aid award status and amounts for the entire 1986-87 school year.

In March, 1987, each of the 59,886 students sampled for the NPSAS was sent a questionnaire to his/her school or local address as identified in the institution's registration records. After significant follow-up attempts were made by mail, all nonrespondents to the mail survey were targeted for telephone interviews that encompassed all but five items in the mail questionnaire. The overall response rate across all levels of students and types and controls of institutions in the sample was 72 percent.

In addition to extensive editing of the student questionnaire data, a significant amount of telephone follow-up to retrieve missing or out-of-range responses on 21 key items was carried out. These key items included sources of financial support, education expense items, items to define dependency status, and the financial condition variables for

students identified as independent. Over 14,000 students were contacted for data retrieval.

III. Estimation Weights

The production of student-level estimates was accomplished in steps. First, student-level estimates were obtained by using weights that reflected the probability of a student's being selected for the NPSAS sample. Since the student was selected in a multistage manner, the student weight was the product of the reciprocals of the probabilities of selection at each stage. For the student questionnaire, data nonresponse adjustments were made for both institution nonresponse (that is, refusal to participate in NPSAS) and student nonresponse.

A ratio adjustment technique was used to adjust for institution nonresponse. The 1986-87 Integrated Postsecondary Education Data System (IPEDS) file was the source that was used for the ratio adjustment; for institutions of higher education. For other postsecondary institutions ones that could not be matched to the IPEDS file, a simple, nonresponse adjustment factor (the inverse of the weighted-response rate within stratum) was used.

To account for nonresponse on the student questionnaire, the initial student weight (the product of the adjusted institution weight and the inverse of the probability of selection of the student within the institution) was adjusted by the inverse of the weighted student response rate. These student questionnaire weights were used to produce the national estimates of the number of students by their characteristics presented in this report.

Accuracy of estimates

The estimates in this report are subject to both sampling and nonsampling error. Nonsampling error can be attributed to a number of sources: inability to obtain complete information about all students in all schools in the sample (such as some students or schools refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and estimating missing data.

Sampling error arises because a sample of individuals was selected from a population and was used to make inferences about the population. Estimates derived from one sample differ from estimates derived from another sample drawn from the same

population in the same way. These differences result from sampling variability. There are a number of methods for computing estimates of the sampling variability of the statistics produced from complex sample designs (that is, multistage, stratified, cluster samples with varying probabilities of selection) such as that used for NPSAS. For this study, variance estimates were produced using a formula which closely approximates the above design features, but which does not reflect adjustments for nonresponse. (The procedure used is a SAS procedure, PROC CDCTAB, which is internal to NCES.) When comparing two estimates, it has been assumed that the two estimates are independent. Often times the assumption of independence is appropriate (e.g. in the comparison of the percent of aid received by undergraduates at public and private institutions). Most of the remaining times the estimates are positively correlated, resulting in a variance estimate that is conservatively large. All statements of comparison made in the report have been tested at the alpha = 0.05 level. When making multiple comparisons among three or more means, the test statistics have been adjusted using the Bonferonni procedure to limit the probability of making at least one type I error (a flase rejection of the null hypothesis) to alpha = 0.05 or less. Tables B.2 through B.6 contain standard errors for selected estimates presented in this report.

Table B.1--Response rates for student questionnaire mailout based on student characteristics from the institutional records data

		Response rate
All Students		71.1%
Type	Control	
Doctoral	Public	75.5
Doctoral	Private, not-for-profit	71.4
4-year	Public	74.5
4-year	Private, not-for-profit	76.5
2-year	Public	65.6
2-year	Private, not-for-profit	67.8
2-year	Private, for-profit	70.9
Less than 2-year	Public	67.9
Less than 2-year	Private, not-for-profit	62.3
Less than 2-year	Private, for-profit	60.7
Aidedness	Dependency	
Aided	Dependent	78.9
Aided	Independent	70.6
Nonaided	23 or younger	71.4
Nonaided	24 or older	66.4
Race		
Black		65.5
White		73.3
Hispanic		65.7
Other		67.4
Unknown		68.9
Sex		
Male		71.0
Female		71.4
Unknown		63.7
Level		
Clock hour		66.0
Undergraduate		71.2
Graduate		73.9
First-professional		70.6
Unclassified		73.0
Attendance Status		
Full-time		74.6
Part-time		66.1
Unknown		64.7

Analytic methodology

All univariate comparisons cited in the text of this report were significant at or beyond the .05 level as determined by pairwise t-tests for independent samples. The level of significance used in making comparisons was adjusted for the number of comparisons made within a "family" of comparisons. Adjustments were made using a Bonferroni adjustment to preclude the possibility of some comparisons being significant by chance alone.

All entries in the tables were based on at least 30 unweighted cases. Percentage distributions developed for this report and total numbers of students by individual characteristics were based on the number of cases for whom data were available for the variable(s) of interest.

IV. Variables Used in the Report

With few exceptions definitions of the variables used in this report may be found in the NPSAS codebook documentation. The following represents variable definitions for those not found in the codebook.

Private aid = sum of oths_aid and emp_aid.
Federal grant aid = sum of fgrt_aid and fotypaid.
Federal work aid = sum of fworkaid and fasstaid.
State grant aid = sum of sgrt_aid and sotypaid.
Institution grant aid = sum of igrt_aid and iotypaid.
Institution work aid = sum of iworkaid and iasstaid.
Private grant aid = sum of ogrt_aid, ewaivaid, egrt_aid, and ootypaid.
Grant aid = sum of gran_amt, twaivaid, and otypeaid .
Work aid = sum of work_aid asst_aid.

Similar variables as those above except for amounts are similarly defined summing over corresponding amounts. For example:

Private amount of aid = sum of oths_amt and emp_amt.

There are eight classification variables used in this report. Only the attendance status, academic level, grade point average, and income and costs variables are not documented in the codebook.

Attendance status:

If the record abstract form indicated that the student was a full-time student (R22=1)

this was accepted. If the record abstract form indicated that the student was a part-time student then the number of credit hours or contact hours the student took, adjusted for the credit-hour system the student was under, were used to determine whether the student was attending half time or more or less than half time. If responses to the record abstract form attendance status item were missing and/or data on the number of credit/contact hours were missing but the student received one of the Federal awards requiring at least half-time attendance status then the student was assigned a half-time or more attendance status.

Academic level:

The record abstract item, R19, and the student questionnaire item, S3, were used to produce this variable.

Grade point average:

the variable VSTDR21D was used to produce this variable.

Income and costs:

For income the two variables, dep_inc and ind_inc, were used. For costs the three variables of tuitfees, std_room and std_misc, were summed to obtain the cost variable. For student living at home the value of std_room was set to $1,100. The weighted distribution of family income for dependent and independent students were each divided into thirds to obtain the ranges used. The median value of the weighted distribution of costs was used to divide costs into two ranges. The two costs ranges and the three income ranges for dependent and independent students were then used to create the income and cost variables.

Aid amounts and cost amounts for students either not enrolled in the spring or enrolled in a different institution in the spring were "annualized." That is, they were multiplied by 2 to put then on the same basis as that for students who attended the full year. Average aid or costs amounts presented in this report therefore represent, within the limitations of the data, awards and costs for the academic year.

Table B.2--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid from a single source for the 1986-87 academic year and average award, by source and selected student and institutional characteristic

Selected student and institutional characteristic	Standard errors for percentages				Standard errors for average amounts for full-time undergraduates			
	Federal only	Institution only	Private only	State only	Federal only	Institution only	Private only	State only
Total	1.00	0.47	0.35	0.18	66.4	81.1	177.8	108.7
Dependent students								
Low costs, low income	2.13	1.28	0.78	0.35	125.9	378.6	261.4	--
Low costs, medium income	1.62	1.93	0.79	0.53	103.7	87.8	204.7	117.3
Low costs, high income	1.50	2.16	1.50	0.93	69.2	79.4	115.8	271.2
High costs, low income	2.14	0.74	0.24	0.40	108.5	273.3	--	208.6
High costs, medium income	1.46	0.72	0.32	0.35	118.0	182.5	356.0	142.5
High costs, high income	1.28	0.91	0.32	0.56	53.4	136.8	313.1	151.9
Independent students								
Low costs, low income	2.16	1.12	0.69	0.62	183.7	--	--	--
Low costs, medium income	2.04	1.35	1.08	0.74	146.6	--	--	--
Low costs, high income	1.82	1.30	2.15	0.82	200.7	257.8	371.6	--
High costs, low income	1.93	0.90	0.59	0.46	209.1	--	--	--
High costs, medium income	2.91	0.44	0.63	0.23	223.0	--	--	--
High costs, high income	2.44	1.97	1.64	0.84	134.0	713.0	--	--
Control of institution								
Public	1.12	0.71	0.49	0.26	56.6	87.9	99.9	108.4
Private, not-for-profit	0.93	0.85	0.58	0.44	83.3	168.2	254.9	179.5
Private, for-profit	1.94	0.38	0.64	0.14	92.0	429.9	678.6	--
Type of institution								
Public								
4-year doctoral	1.54	0.77	0.62	0.37	69.5	158.2	235.3	136.3
Other 4-year	1.52	0.81	0.55	0.42	52.9	71.3	157.8	232.1
2-year	1.43	1.43	1.01	0.49	134.1	134.8	114.7	--
Less than 2-year	4.05	5.46	1.81	1.59	256.3	--	--	--
Private, not-for-profit								
4-year doctoral	0.72	0.81	0.90	0.35	130.8	293.8	465.2	310.1
Other 4-year	1.43	1.17	0.75	0.72	143.7	193.7	638.7	226.5
2-year	3.37	4.89	1.01	1.51	129.5	229.5	--	405.9
Less than 2-year	9.92	1.58	1.85	1.81	460.2	--	--	--
Private, for-profit								
2-year or more	3.05	0.35	0.44	0.18	96.2	--	--	--
Less than 2-year	2.40	0.55	0.95	0.16	94.5	549.0	--	--

Table B.2--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid from a single source for the 1986-87 academic year and average award, by source and selected student and institutional characteristic--Continued

Selected student and institutional characteristic	Standard errors for percentages				Standard errors for average amounts for full-time undergraduates			
	Federal only	Institution only	Private only	State only	Federal only	Institution only	Private only	State only
Attendance status								
Full-time	1.07	0.39	0.20	0.19	66.4	81.1	177.8	108.7
Half-time or more	2.27	1.27	1.04	0.55	--	--	--	--
Less than half-time	1.67	2.29	2.76	0.66	--	--	--	--
Dependency status								
Dependent	1.00	0.61	0.29	0.22	60.3	81.8	128.9	99.7
Independent	1.43	0.59	0.83	0.36	107.3	259.2	601.2	375.5
Age								
23 or younger	1.08	0.53	0.24	0.20	56.4	88.1	132.3	110.5
24 - 29	1.90	1.05	0.93	0.48	122.2	310.5	349.1	--
30 or older	1.43	0.92	1.27	0.47	182.2	233.3	697.4	328.1
Academic level								
Contact	3.76	1.28	0.91	0.97	199.6	312.8	955.0	--
Freshmen	1.14	0.87	0.53	0.36	98.0	100.0	165.5	174.4
Sophomores	1.38	0.77	0.59	0.42	99.8	156.0	196.1	140.0
Juniors	1.48	1.02	0.68	0.33	93.2	174.6	263.6	154.4
Seniors & 5th yr.	1.12	0.72	0.66	0.28	97.8	165.8	408.5	204.7
Grade point average								
2.3 or less	1.54	0.77	0.62	0.35	102.4	183.3	481.0	151.4
2.5 TO 2.7	1.38	0.72	0.54	0.56	97.2	190.4	400.1	207.3
3.0 TO 3.3	1.28	0.81	0.56	0.31	104.2	120.1	262.8	208.6
3.5 TO 4.0	1.45	0.96	1.27	0.75	178.6	189.2	180.8	209.3
Sex								
Males	1.15	0.73	0.50	0.29	76.8	113.8	194.3	136.3
Females	1.27	0.56	0.44	0.21	84.6	89.7	241.4	132.6
Race/ethnicity								
American Indians	4.37	8.65	2.38	3.15	439.5	--	--	--
Asian Americans	2.73	1.69	1.01	0.34	231.4	289.3	--	--
Black, non-Hispanics	2.16	0.84	0.77	0.27	140.8	255.3	442.2	--
Hispanics	2.83	1.29	0.84	0.55	298.3	333.6	--	--
White, non-Hispanics	1.06	0.60	0.41	0.22	55.4	82.3	171.6	112.4

-- Too few cases for reliable estimates

Table B.3--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of three multiple-source awards and average aid award, by source of award, and selected student and institutional characteristic

Selected student and institutional characteristic	Standard errors for percentages			Standard errors for average awards for full-time undergraduates		
	Federal & state only	Federal & institution only	Federal, state, and inst. only	Federal & state only	Federal & institution only	Federal, state, and inst. only
Total	0.61	0.33	0.40	69.6	168.9	148.3
Dependent students						
Low costs, low income	1.77	0.81	0.73	138.0	443.1	582.9
Low costs, medium income	1.88	0.63	0.54	160.2	364.6	356.8
Low costs, high income	0.68	0.69	0.38	134.7	520.0	--
High costs, low income	1.19	0.67	1.04	131.5	241.6	245.1
High costs, medium income	1.16	0.85	1.24	111.7	214.0	206.3
High costs, high income	0.41	0.64	0.58	190.4	220.8	236.7
Independent students						
Low costs, low income	1.81	1.24	0.76	178.6	351.6	--
Low costs, medium income	1.97	1.02	0.73	160.8	437.8	719.1
Low costs, high income	0.85	0.79	0.36	251.4	970.4	--
High costs, low income	1.75	1.04	1.11	158.2	393.8	377.8
High costs, medium income	1.90	1.14	0.97	238.3	321.1	438.4
High costs, high income	1.23	1.24	0.70	399.9	774.2	435.2
Control of institution						
Public	0.86	0.37	0.32	74.8	136.2	162.3
Private, not-for-profit	0.88	0.77	0.81	124.9	213.6	134.0
Private, for-profit	1.53	0.44	0.24	230.1	568.2	--
Type of institution						
Public						
4-year doctoral	1.10	0.58	0.60	91.7	158.9	131.9
Other 4-year	1.62	0.33	0.47	108.4	197.9	204.0
2-year	1.43	0.76	0.49	118.5	370.0	--
Less than 2-year	8.40	1.72	0.48	281.0	--	--
Private, not-for-profit						
4-year doctoral	0.84	1.10	0.79	159.9	232.6	243.1
Other 4-year	1.43	1.20	1.38	168.2	323.1	180.2
2-year	2.74	2.32	2.31	231.5	577.1	593.7
Less than 2-year	12.03	0.71	1.21	438.0	--	--
Private, for-profit						
2-year or more	2.84	0.67	0.46	284.7	756.4	--
Less than 2-year	1.74	0.60	0.25	217.2	748.0	--

Table B.3--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of three multiple-source awards and average aid award, by source of award, and selected student and institutional characteristic--Continued

Selected student and institutional characteristic	Standard errors for percentages			Standard errors for average awards for full-time undergraduates		
	Federal & state only	Federal & institution only	Federal, state, and inst. only	Federal & state only	Federal & institution only	Federal, state, and inst. only
Attendance status						
Full-time	0.68	0.39	0.49	69.6	168.9	148.3
Half-time or more	1.80	0.88	0.45	--	--	--
Less than half-time	0.08	0.31	0.73	--	--	--
Dependency status						
Dependent	0.75	0.46	0.51	69.3	175.0	150.2
Independent	0.89	0.50	0.37	122.1	241.0	256.4
Age						
23 or younger	0.72	0.47	0.55	71.0	164.0	147.9
24 - 29	1.15	0.52	0.40	181.1	377.3	331.3
30 or older	1.11	0.62	0.40	157.8	399.8	536.1
Academic level						
Contact	2.16	0.61	0.37	483.0	848.1	--
Freshmen	0.88	0.46	0.40	115.7	243.2	228.7
Sophomores	0.93	0.60	0.64	87.1	204.7	149.9
Juniors	0.86	0.69	0.67	98.7	223.1	232.5
Seniors & 5th yr.	0.74	0.59	0.51	137.4	225.1	258.7
Grade point average						
2.3 or less	0.94	0.69	0.65	98.8	294.7	217.1
2.5 TO 2.7	1.25	0.77	0.78	140.8	279.3	213.2
3.0 TO 3.3	1.07	0.57	0.57	118.2	225.3	226.3
3.5 TO 4.0	0.85	0.65	0.64	188.9	218.0	293.3
Sex						
Males	0.66	0.42	0.47	92.5	246.7	183.2
Females	0.79	0.37	0.44	82.3	145.5	170.2
Race/ethnicity						
American Indians	4.73	2.73	1.80	--	--	--
Asian Americans	1.60	1.42	1.07	201.4	608.8	499.6
Black, non-Hispanics	1.57	0.86	0.59	161.3	390.6	463.9
Hispanics	2.28	0.84	0.82	174.1	433.7	472.8
White, non-Hispanics	0.74	0.36	0.48	73.2	171.1	157.5

-- Too few cases for reliable estimates

Table B.4--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average aid award, by type of award and selected student and institutional characteristic

Selected student and institutional characteristics	Standard errors for percentages					Standard errors for average awards for full-time undergraduates				
	Grants only	Grants & loans only	Loans only	Grants, loans, work-study only	Grants & work-study only	Grants only	Grants & loans only	Loans only	Grants, loans, work-study only	Grants & work-study only
Total	0.75	0.68	0.44	0.44	0.23	74.2	76.0	40.7	207.6	165.5
Dependent students										
Low costs, low income	2.24	1.15	0.73	0.87	0.76	116.2	125.2	420.8	328.7	362.0
Low costs, medium income	2.16	1.03	1.37	0.80	0.56	85.0	129.3	94.6	388.3	500.7
Low costs, high income	1.94	0.98	1.78	0.29	0.60	64.0	270.7	58.7	--	645.0
High costs, low income	1.38	1.41	0.49	1.50	0.56	128.4	106.6	180.6	284.8	392.9
High costs, medium income	1.17	1.18	1.08	1.05	0.41	153.5	108.5	87.4	281.3	316.6
High costs, high income	0.89	0.72	1.13	0.72	0.36	133.1	170.0	63.5	239.3	415.1
Independent students										
Low costs, low income	2.39	2.09	0.64	0.99	1.18	109.7	157.1	304.6	299.2	407.9
Low costs, medium income	2.31	2.04	0.95	0.70	1.08	139.3	234.1	170.8	520.5	444.6
Low costs, high income	1.88	1.00	1.23	0.15	0.55	210.1	318.6	165.5	--	--
High costs, low income	1.61	1.84	0.54	1.46	0.59	241.4	137.7	371.8	303.2	542.5
High costs, medium income	2.07	2.78	1.45	1.14	0.95	261.3	149.6	194.9	364.4	--
High costs, high income	2.50	2.17	1.89	0.76	0.50	363.1	219.6	127.2	--	--
Control of institution										
Public	1.33	0.82	0.56	0.54	0.31	49.2	64.6	51.2	99.5	149.5
Private, not-for-profit	0.98	0.93	0.60	1.01	0.41	139.5	132.9	85.2	248.9	431.5
Private, for-profit	1.46	2.49	1.83	0.20	0.09	235.2	81.7	90.5	--	--
Type of institution										
Public										
4-year doctoral	1.01	0.84	0.94	0.79	0.51	80.9	67.6	57.4	164.4	300.9
Other 4-year	2.11	1.40	0.98	1.21	0.59	74.7	71.6	53.4	154.6	151.5
2-year	1.80	1.25	0.58	0.44	0.58	97.2	207.2	212.6	268.3	232.7
Less than 2-year	8.63	9.43	3.05	2.09	1.27	237.1	392.2	--	--	--
Private, not-for-profit										
4-year doctoral	1.57	1.30	0.72	1.15	0.28	192.8	181.2	102.7	293.6	577.2
Other 4-year	1.68	1.28	0.91	1.66	0.75	169.0	174.7	114.4	340.7	688.5
2-year	3.28	1.90	2.29	1.95	0.51	166.3	221.0	93.4	752.8	--
Less than 2-year	7.85	7.39	3.11	1.58	1.24	--	319.6	196.7	--	--
Private, for-profit										
2-year or more	1.19	1.42	1.61	0.52	0.18	177.2	136.3	64.0	--	--
Less than 2-year	2.28	3.47	2.30	0.13	0.09	338.1	96.7	154.0	--	--

Table B.4--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded aid for the 1986-87 academic year and average aid award, by type of award and selected student and institutional characteristic--Continued

Selected student and institutional characteristics	Standard errors for percentages					Standard errors for average awards for full-time undergraduates				
	Grants only	Grants & loans only	Loans only	Grants, loans, work-study only	Grants & work-study only	Grants only	Grants & loans only	Loans only	Grants, loans, work-study only	Grants & work study only
Attendance status										
Full-time	0.85	0.72	0.50	0.56	0.26	74.2	76.0	40.7	215.2	165.5
Half-time or more	1.80	1.57	0.99	0.39	0.42	--	--	--	--	--
Less than half-time	1.75	0.60	0.81	0.00	0.75	--	--	--	--	--
Dependency status										
Dependent	0.83	0.55	0.52	0.55	0.26	71.6	92.2	43.6	233.2	177.6
Independent	1.19	1.19	0.52	0.43	0.37	131.4	100.5	82.5	221.2	270.1
Age										
23 or younger	0.82	0.65	0.45	0.58	0.27	72.3	83.2	46.8	223.1	181.8
24 - 29	1.98	1.67	0.97	0.58	0.65	181.0	110.0	95.1	263.1	476.8
30 or older	1.61	1.50	0.80	0.44	0.39	144.8	167.8	136.9	451.2	536.1
Academic level										
Contact	3.67	3.14	1.85	0.63	0.46	320.1	105.4	156.3	--	--
Freshmen	1.49	1.20	0.63	0.53	0.31	83.6	109.7	61.3	221.4	267.0
Sophomores	1.20	0.92	0.60	0.62	0.45	93.1	87.4	90.3	191.5	138.0
Juniors	0.87	0.96	0.82	0.65	0.46	121.8	127.3	98.3	234.3	247.2
Seniors & 5th yr.	0.91	0.86	0.74	0.54	0.47	121.0	115.2	64.6	322.9	345.0
Grade point average										
2.3 or less	1.37	1.10	0.88	0.69	0.39	100.6	107.3	107.9	242.5	197.1
2.5 TO 2.7	1.15	0.94	0.74	0.68	0.65	127.6	131.0	104.3	297.1	237.0
3.0 TO 3.3	1.10	1.12	0.73	0.57	0.57	105.4	99.0	76.1	277.2	304.0
3.5 TO 4.0	1.33	0.93	0.77	0.52	0.42	130.1	153.8	102.5	318.0	402.4
Sex										
Males	1.02	0.72	0.63	0.47	0.25	97.4	96.5	52.3	249.0	240.5
Females	0.85	0.90	0.47	0.50	0.31	73.4	80.6	60.1	201.0	183.2
Race/ethnicity										
American Indians	5.64	3.84	2.98	1.28	4.24	425.8	589.2	--	--	--
Asian Americans	2.54	2.18	1.18	1.01	1.44	263.0	247.4	237.8	512.2	523.6
Black, non-Hispanics	1.45	1.40	0.44	0.88	0.63	117.9	129.4	120.4	404.4	332.4
Hispanics	2.76	3.17	0.88	0.85	1.23	183.5	177.9	217.9	554.4	392.8
White, non-Hispanics	0.75	0.59	0.55	0.52	0.23	78.0	81.8	41.9	203.9	221.4

-- Too few cases for reliable estimates

Table B.5--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year and average award, by award and selected student and institutional characteristic

Selected student and institutional characteristic	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)
Total	0.42	0.45	0.34	0.50	0.31	0.36	0.24	0.16	0.17
Dependent students									
Low costs, low income	0.62	1.09	0.78	0.85	1.10	1.37	0.55	0.35	0.57
Low costs, medium income	1.15	1.70	0.79	0.49	0.43	0.54	0.64	0.54	0.47
Low costs, high income	1.43	1.70	1.44	0.08	0.39	0.00	0.50	0.83	0.00
High costs, low income	0.44	0.62	0.23	1.52	0.76	0.71	0.24	0.39	0.49
High costs, medium income	0.96	0.57	0.32	0.38	0.32	0.24	0.31	0.29	0.23
High costs, high income	1.09	0.78	0.34	0.06	0.03	0.00	0.36	0.55	0.04
Independent students									
Low costs, low income	0.58	1.15	0.69	1.17	1.93	1.22	0.76	0.53	0.68
Low costs, medium income	0.90	1.30	1.07	0.99	1.38	1.65	0.79	0.73	0.57
Low costs, high income	1.10	1.26	2.14	0.26	0.39	0.11	1.32	0.68	0.11
High costs, low income	0.52	0.72	0.59	1.53	1.26	0.92	0.29	0.40	0.92
High costs, medium income	1.42	0.38	0.64	2.34	0.92	1.09	0.53	0.21	0.75
High costs, high income	1.63	1.81	1.64	0.51	0.59	0.35	0.86	0.79	0.53
Control of institution									
Public	0.53	0.67	0.48	0.34	0.47	0.51	0.38	0.24	0.22
Private, not-for-profit	0.48	0.62	0.59	0.26	0.12	0.33	0.12	0.44	0.17
Private, for-profit	1.53	0.30	0.64	2.26	0.54	0.65	0.43	0.13	0.45
Type of institution									
Public									
4-year doctoral	0.86	0.62	0.63	0.73	0.49	0.17	0.28	0.29	0.22
Other 4-year	0.83	0.71	0.56	0.44	0.55	1.15	0.38	0.44	0.36
2-year	0.63	1.38	1.02	0.40	1.08	0.97	0.87	0.38	0.47
Less than 2-year	3.27	5.39	1.81	2.97	2.98	0.20	3.64	1.49	0.00
Private, not-for-profit									
4-year doctoral	0.56	0.89	0.92	0.20	0.17	0.48	0.20	0.34	0.16
Other 4-year	0.76	0.86	0.76	0.37	0.11	0.47	0.13	0.73	0.26
2-year	1.88	3.15	1.01	1.74	0.97	0.99	0.25	1.51	0.52
Less than 2-year	2.56	1.48	1.85	7.97	0.51	6.15	2.52	1.00	2.54
Private, for-profit									
2-year or more	1.52	0.25	0.44	2.54	0.50	1.04	0.32	0.18	1.03
Less than 2-year	2.02	0.45	0.95	2.85	0.81	0.87	0.61	0.15	0.39

Table B.5--Standard errors for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year and average award, by award and selected student and institutional characteristic--Continued

Selected student and institutional characteristic	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)
Attendance status									
Full-time	0.44	0.40	0.19	0.53	0.34	0.42	0.17	0.16	0.20
Half-time or more	0.97	1.11	1.04	1.25	0.91	0.93	0.72	0.46	0.39
Less than half-time	0.00	1.95	2.76	0.00	0.00	0.00	1.73	0.66	0.00
Dependency status									
Dependent	0.50	0.55	0.29	0.39	0.30	0.37	0.18	0.20	0.16
Independent	0.52	0.57	0.82	0.76	0.60	0.53	0.55	0.31	0.32
Age									
23 or younger	0.44	0.51	0.24	0.48	0.33	0.36	0.17	0.19	0.16
24 - 29	0.83	1.08	0.93	0.83	0.88	0.56	0.71	0.37	0.40
30 or older	0.73	0.76	1.26	0.72	0.67	0.63	0.99	0.41	0.49
Academic level									
Contact	1.59	1.22	0.91	2.39	1.74	1.07	1.08	0.89	0.61
Freshmen	0.55	0.93	0.52	0.73	0.50	0.61	0.51	0.35	0.24
Sophomores	0.60	0.61	0.59	0.44	0.60	0.56	0.37	0.32	0.34
Juniors	0.79	0.79	0.67	0.41	0.31	0.39	0.32	0.37	0.26
Seniors & 5th yr.	0.64	0.59	0.66	0.46	0.45	0.29	0.33	0.30	0.22
Grade point average									
2.3 or less	0.75	0.81	0.61	0.76	0.67	0.67	0.28	0.30	0.33
2.5 TO 2.7	0.65	0.52	0.53	0.47	0.63	0.51	0.70	0.44	0.40
3.0 TO 3.3	0.68	0.61	0.55	0.51	0.51	0.38	0.43	0.28	0.34
3.5 TO 4.0	0.81	1.05	1.26	0.54	0.58	0.38	0.55	0.61	0.29
Sex									
Males	0.54	0.69	0.50	0.36	0.36	0.36	0.38	0.26	0.18
Females	0.47	0.46	0.43	0.70	0.33	0.43	0.26	0.20	0.22
Race/ethnicity									
American Indians	1.69	5.84	2.38	2.56	4.09	3.68	1.33	0.00	1.94
Asian Americans	1.01	1.43	1.01	1.74	0.97	1.04	1.24	0.34	0.60
Black, non-Hispanics	0.45	0.69	0.77	1.66	1.13	0.79	0.64	0.27	0.42
Hispanics	0.88	1.19	0.84	1.90	1.09	1.78	0.90	0.54	0.49
White, non-Hispanics	0.52	0.57	0.41	0.33	0.28	0.30	0.27	0.21	0.20

-- Too few cases for reliable estimates

Table B.6--Standard errors of average awards for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year, by award and selected student and institutional characteristic

Selected student and institutional characteristic	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)
Total	35.0	99.8	127.4	105.6	49.9	89.7	264.3	81.1	120.2
Dependent students									
Low costs, low income	307.9	276.6	192.5	182.0	71.8	170.7	--	--	244.4
Low costs, medium income	74.6	88.6	174.8	216.5	--	--	--	98.0	--
Low costs, high income	78.5	86.0	100.2	--	--	--	--	118.0	--
High costs, low income	146.8	278.0	--	140.2	145.5	197.0	--	164.7	171.9
High costs, medium income	74.9	182.8	300.3	223.0	--	--	--	156.5	205.9
High costs, high income	32.5	172.5	226.8	--	--	--	703.9	96.0	--
Independent students									
Low costs, low income	322.8	--	--	214.8	97.1	97.6	--	--	252.7
Low costs, medium income	173.7	--	--	198.9	106.7	177.4	--	--	--
Low costs, high income	184.0	79.3	267.3	--	--	--	521.6	--	--
High costs, low income	296.8	--	--	219.7	156.4	141.0	--	--	246.5
High costs, medium income	174.8	--	--	165.1	271.8	280.4	--	--	568.6
High costs, high income	131.4	504.3	--	--	--	--	--	--	--
Control of institution									
Public	40.5	82.0	64.8	94.3	51.0	79.5	224.7	70.8	97.7
Private, not-for-profit	42.0	170.3	260.1	284.1	139.0	199.0	664.7	151.0	249.3
Private, for-profit	73.9	296.9	333.0	103.6	120.2	199.5	531.0	--	312.0
Type of institution									
Public									
4-year doctoral	55.4	147.2	167.6	101.9	63.3	171.8	313.4	69.1	204.0
Other 4-year	40.4	78.5	150.7	166.3	47.7	79.2	395.5	144.9	103.3
2-year	170.0	106.9	92.0	278.4	84.3	119.8	372.2	--	159.7
Less than 2-year	--	--	--	241.6	131.7	--	--	--	--
Private, not-for-profit									
4-year doctoral	65.9	348.2	412.1	--	--	--	1085.2	304.2	--
Other 4-year	45.7	171.2	296.8	208.3	--	268.5	--	172.9	229.7
2-year	118.1	189.8	--	460.1	--	238.0	--	320.4	--
Less than 2-year	--	--	--	469.3	--	--	--	--	--
Private, for-profit									
2-year or more	51.1	--	--	133.1	212.9	155.5	--	--	339.6
Less than 2-year	105.5	345.1	--	129.5	160.5	365.3	557.5	--	--

Table B.6--Standard errors of average awards for aided undergraduates enrolled in the fall of 1986 who were awarded one of nine multiple-component aid awards for the 1986-87 academic year, by award and selected student and institutional characteristic--Continued

Selected student and institutional characteristic	GSL	Institution grant	Private grant	GSL and Pell	Pell grant	Pell, OFG, State grant (POS)	Other Federal grants (OFG)	State grants	GSL, Pell, OFG, State grant (GPOS)
Attendance status									
Full-time	35.0	99.8	127.4	105.6	49.9	89.7	264.3	81.1	120.2
Half-time or more	--	--	--	--	--	--	--	--	--
Less than half-time	--	--	--	--	--	--	--	--	--
Dependency status									
Dependent	36.0	97.2	102.7	116.1	60.4	105.0	352.4	80.6	113.4
Independent	77.9	162.7	417.8	127.0	74.4	122.4	373.5	215.8	158.3
Age									
23 or younger	42.5	104.6	99.0	91.8	55.0	93.3	322.6	83.0	125.9
24 - 29	89.3	281.8	366.8	206.0	121.4	238.8	566.6	9999.0	265.4
30 or older	117.9	136.6	432.9	195.3	102.0	145.7	332.3	210.0	220.8
Academic level									
Contact	76.0	219.3	647.3	107.5	161.1	351.4	556.3	9999.0	783.6
Freshmen	57.7	111.2	116.2	187.7	106.9	164.3	499.0	106.4	147.0
Sophomores	72.2	140.5	155.1	158.5	85.5	117.1	528.5	106.7	179.1
Juniors	85.0	204.8	244.9	134.8	113.5	119.7	481.6	121.0	198.3
Seniors & 5th yr.	57.7	177.5	286.9	192.6	80.0	160.9	590.2	85.6	212.5
Grade point average									
2.3 or less	73.5	227.5	250.5	173.7	86.6	153.2	285.6	99.7	229.5
2.5 TO 2.7	70.4	203.2	415.5	158.1	113.3	159.3	623.2	120.2	170.4
3.0 TO 3.3	62.4	148.3	143.0	187.4	120.5	149.8	372.7	122.0	176.6
3.5 TO 4.0	98.8	211.6	170.5	422.1	176.4	212.1	--	161.0	--
Sex									
Males	36.3	126.6	153.3	111.9	67.5	120.0	330.2	94.7	162.5
Females	59.3	101.4	172.3	129.2	64.3	119.4	304.6	93.2	131.6
Race/ethnicity									
American Indians	--	--	--	--	--	--	--	--	--
Asian Americans	235.8	462.6	--	341.7	--	189.0	--	--	--
Black, non-Hispanics	80.4	260.9	431.7	144.7	87.8	166.1	444.7	--	317.7
Hispanics	177.8	316.6	--	273.3	145.1	206.8	--	--	365.9
White, non-Hispanics	28.7	99.0	115.3	103.0	56.3	98.7	302.4	75.2	110.2

-- Too few cases for reliable estimates

Appendix C:

Components of the grants only award

Table C.1--Aided undergraduates who received a grant only award, by the type of award they received

Components of the aid award					Weighted percent
Pell	OFG	State grants	Inst. grants	Priv. grants	
			X		11.4
				X	7.6
X					4.7
X	X	X			3.6
	X				3.1
		X			2.4
	X	X			2.0
X		X			1.3
			X	X	1.1
		X	X		0.8
X	X				0.7
X	X	X	X		0.6
X			X		0.6
	X	X	X		0.5
	X		X		0.4
X				X	0.4
	X			X	0.3
X	X	X		X	0.2
		X		X	0.2
X		X	X		0.2
X		X		X	0.2
	X	X		X	0.1
		X	X	X	0.1
X	X		X		0.1
X	X	X	X	X	0.1
X			X	X	0.1
	X	X	X	X	0.1
	X		X	X	0.1
X		X	X	X	0.0
X	X		X	X	0.0
X	X			X	0.0
Total					43.0

Appendix D:

All aid awards by source and type of aid

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
					X			1976	11.4	11.4	$1,835
X								2433	10.7	22.1	2,587
							X	1182	7.6	29.7	1,658
X	X							1517	5.8	35.5	4,904
	X							701	4.7	40.2	1,554
	X	X		X				601	3.6	43.8	3,076
						X		554	3.2	47.0	1,700
		X						421	3.1	50.1	3,090
				X				431	2.4	52.4	995
X	X	X		X				423	2.0	54.5	5,270
		X		X				336	2.0	56.4	1,296
X					X			521	1.9	58.3	4,165
	X	X	X	X				217	1.4	59.7	4,075
	X			X				196	1.3	61.0	2,688
X		X		X				308	1.2	62.2	3,608
			X					221	1.1	63.3	2,679
					X		X	262	1.1	64.4	3,366
X	X	X	X	X				204	1.0	65.4	6,091
X		X						209	1.0	66.5	5,258
X			X					266	1.0	67.4	4,617
					X	X		199	0.9	68.3	4,964
X			X		X			299	0.8	69.1	7,069
X	X		X					180	0.8	69.9	5,555
	X		X					123	0.8	70.7	3,247
				X	X			200	0.8	71.5	3,255
X	X	X						227	0.7	72.3	6,135
X	X			X				158	0.7	73.0	5,010
	X	X						128	0.7	73.7	2,922
X				X				171	0.7	74.4	3,460
								102	0.7	75.1	--

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
	X	X	X					116	0.7	75.8	3,569
X		X	X	X	X			233	0.7	76.5	7,849
	X	X		X	X			146	0.6	77.1	4,204
	X				X			117	0.6	77.7	2,713
X	X	X	X					154	0.6	78.3	6,296
X						X		148	0.6	78.9	4,608
X		X	X	X				142	0.6	79.5	5,122
X							X	130	0.6	80.0	3,504
X	X	X	X	X	X			175	0.6	80.6	9,090
X	X				X			126	0.5	81.1	5,596
X		X		X	X			166	0.5	81.7	6,052
X	X	X		X	X			147	0.5	82.2	7,159
		X		X	X			126	0.5	82.7	3,737
	X	X	X	X	X			115	0.5	83.1	6,327
		X			X			83	0.4	83.6	4,953
			X		X			114	0.4	84.0	4,165
X		X	X					101	0.4	84.4	5,234
X	X	X	X		X			117	0.4	84.8	8,618
		X	X	X				76	0.4	85.2	2,678
X	X		X		X			99	0.4	85.6	7,799
	X						X	59	0.4	85.9	3,301
X				X	X			122	0.3	86.3	5,696
	X		X		X			55	0.3	86.6	3,972
X		X	X		X			115	0.3	86.9	7,757
		X	X	X	X			90	0.3	87.2	5,426
X					X	X		101	0.3	87.5	6,778
	X		X	X				41	0.3	87.8	3,561
		X					X	46	0.3	88.1	5,409
X	X			X	X			69	0.3	88.4	6,840
		X	X					50	0.3	88.7	2,881

Table D.1--*The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued*

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
	X	X	X		X			55	0.3	88.9	6,481
X	X						X	47	0.3	89.2	5,336
	X	X		X			X	36	0.2	89.4	3,901
	X					X		51	0.2	89.6	3,094
						X	X	37	0.2	89.8	4,399
X		X			X			52	0.2	90.0	6,977
	X	X	X	X			X	28	0.2	90.2	(*)
X	X	X		X			X	29	0.2	90.4	(*)
X					X		X	72	0.2	90.6	6,262
X			X	X	X			66	0.2	90.8	7,300
					X	X	X	47	0.2	91.0	6,222
				X			X	38	0.2	91.2	2,403
X	X		X	X	X			52	0.2	91.3	8,028
X	X					X		49	0.2	91.5	5,862
X			X		X		X	63	0.2	91.7	9,306
X	X		X	X				33	0.2	91.8	6,350
	X			X	X			35	0.2	92.0	4,066
	X			X			X	20	0.2	92.1	(*)
X	X	X		X		X		27	0.1	92.3	(*)
		X		X			X	30	0.1	92.4	3,726
		X	X		X			44	0.1	92.6	5,761
				X	X		X	34	0.1	92.7	5,496
	X	X			X			22	0.1	92.8	(*)
X	X	X	X	X	X		X	42	0.1	93.0	10,095
X	X	X			X			41	0.1	93.1	7,067
	X	X		X		X		25	0.1	93.3	(*)
X			X	X				38	0.1	93.4	5,187
	X	X	X	X	X		X	28	0.1	93.5	(*)
X		X		X			X	23	0.1	93.6	(*)
	X	X		X	X		X	23	0.1	93.7	(*)
X				X			X	27	0.1	93.9	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
		X				X		15	0.1	94.0	(*)
		X		X		X		18	0.1	94.1	(*)
X			X		X	X		40	0.1	94.2	7,732
X		X	X	X	X		X	34	0.1	94.3	8,691
X		X		X	X	X		35	0.1	94.4	6,780
				X	X	X		22	0.1	94.5	(*)
X		X		X	X		X	26	0.1	94.6	(*)
	X				X		X	19	0.1	94.7	(*)
			X	X	X			28	0.1	94.8	(*)
	X	X	X		X		X	19	0.1	94.9	(*)
X		X	X	X	X	X		34	0.1	95.0	9,581
		X		X	X		X	27	0.1	95.0	(*)
			X		X		X	25	0.1	95.1	(*)
	X		X		X	X		16	0.1	95.2	(*)
X			X				X	20	0.1	95.3	(*)
			X	X				24	0.1	95.4	(*)
	X			X		X		12	0.1	95.5	(*)
X		X	X		X	X		32	0.1	95.6	9,837
X	X	X		X	X	X		20	0.1	95.6	(*)
X		X		X		X		20	0.1	95.7	(*)
X	X	X		X	X		X	22	0.1	95.8	(*)
		X			X		X	11	0.1	95.9	(*)
			X				X	17	0.1	96.0	(*)
X	X		X			X		16	0.1	96.0	(*)
				X		X		21	0.1	96.1	(*)
	X	X	X				X	8	0.1	96.2	(*)
			X			X		15	0.1	96.3	(*)
X	X		X				X	17	0.1	96.3	(*)
X	X	X	X	X			X	17	0.1	96.4	(*)
X		X					X	15	0.1	96.5	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
	X		X	X	X			20	0.1	96.6	(*)
X				X	X		X	24	0.1	96.6	(*)
X		X	X			X		13	0.1	96.7	(*)
		X			X	X		11	0.1	96.8	(*)
X	X		X		X		X	21	0.1	96.8	(*)
		X	X	X	X		X	20	0.1	96.9	(*)
			X		X	X		15	0.1	97.0	(*)
	X		X	X	X	X		15	0.1	97.0	(*)
X	X	X					X	8	0.1	97.1	(*)
X			X			X		22	0.1	97.2	(*)
	X	X	X	X		X		11	0.1	97.2	(*)
X		X	X		X		X	19	0.1	97.3	(*)
X	X	X	X		X		X	22	0.1	97.3	(*)
X	X				X		X	13	0.1	97.4	(*)
		X	X	X	X	X		14	0.1	97.5	(*)
X	X			X			X	14	0.1	97.5	(*)
	X		X				X	10	0.1	97.6	(*)
	X			X	X	X		12	0.1	97.6	(*)
X	X	X	X		X	X		17	0.1	97.7	(*)
X	X	X	X	X		X		14	0.0	97.7	(*)
X				X	X	X		16	0.0	97.8	(*)
		X		X	X	X		15	0.0	97.8	(*)
	X				X	X		11	0.0	97.9	(*)
X	X	X	X				X	8	0.0	97.9	(*)
X	X	X			X	X		6	0.0	98.0	(*)
		X	X	X			X	8	0.0	98.0	(*)
X	X	X	X	X	X	X		17	0.0	98.1	(*)
	X	X	X	X	X	X		13	0.0	98.1	(*)
		X	X		X	X		16	0.0	98.1	(*)
	X		X			X		8	0.0	98.2	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
	X	X	X		X	X		11	0.0	98.2	(*)
X				X		X		13	0.0	98.3	(*)
X		X	X	X		X		13	0.0	98.3	(*)
	X		X		X		X	9	0.0	98.4	(*)
X					X	X	X	12	0.0	98.4	(*)
X	X	X	X			X		13	0.0	98.4	(*)
	X					X	X	4	0.0	98.5	(*)
X	X			X		X		11	0.0	98.5	(*)
	X	X				X		5	0.0	98.6	(*)
X			X	X	X		X	16	0.0	98.6	(*)
X	X				X	X		8	0.0	98.6	(*)
X		X				X		11	0.0	98.7	(*)
X						X	X	10	0.0	98.7	(*)
		X	X				X	7	0.0	98.7	(*)
		X		X	X	X	X	6	0.0	98.8	(*)
	X		X	X			X	7	0.0	98.8	(*)
X	X		X	X	X	X		11	0.0	98.8	(*)
	X		X	X	X		X	9	0.0	98.9	(*)
X			X	X	X	X		10	0.0	98.9	(*)
X		X			X	X		9	0.0	98.9	(*)
	X			X	X		X	9	0.0	99.0	(*)
	X	X		X	X	X		7	0.0	99.0	(*)
	X				X	X	X	3	0.0	99.0	(*)
			X		X	X	X	7	0.0	99.1	(*)
X		X	X				X	7	0.0	99.1	(*)
X	X	X				X		8	0.0	99.1	(*)
				X		X	X	9	0.0	99.1	(*)
	X		X	X	X	X	X	7	0.0	99.2	(*)
			X	X			X	5	0.0	99.2	(*)
X	X	X		X		X	X	4	0.0	99.2	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
	X		X			X	X	2	0.0	99.2	(*)
		X	X			X		4	0.0	99.3	(*)
		X	X		X		X	6	0.0	99.3	(*)
X	X		X	X			X	4	0.0	99.3	(*)
X		X	X	X			X	6	0.0	99.3	(*)
	X	X			X		X	6	0.0	99.3	(*)
			X	X	X	X		6	0.0	99.4	(*)
	X		X	X		X		3	0.0	99.4	(*)
X			X	X			X	8	0.0	99.4	(*)
X	X			X	X	X		6	0.0	99.4	(*)
X				X	X	X	X	6	0.0	99.4	(*)
X	X				X	X	X	6	0.0	99.5	(*)
			X	X	X		X	7	0.0	99.5	(*)
	X	X	X			X		4	0.0	99.5	(*)
X			X		X	X	X	6	0.0	99.5	(*)
X		X	X	X	X	X	X	5	0.0	99.5	(*)
X	X		X		X	X		5	0.0	99.6	(*)
X		X			X		X	5	0.0	99.6	(*)
				X	X	X	X	4	0.0	99.6	(*)
		X	X	X		X		3	0.0	99.6	(*)
X	X			X	X		X	5	0.0	99.6	(*)
X	X		X	X	X		X	6	0.0	99.6	(*)
	X	X			X	X		3	0.0	99.6	(*)
X		X	X		X	X	X	5	0.0	99.7	(*)
X	X	X			X		X	4	0.0	99.7	(*)
X	X	X	X	X		X	X	3	0.0	99.7	(*)
X			X	X		X		3	0.0	99.7	(*)
X	X			X	X	X	X	3	0.0	99.7	(*)
X			X	X	X	X	X	3	0.0	99.7	(*)
X		X		X	X	X	X	4	0.0	99.7	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
X	X	X	X	X	X	X	X	5	0.0	99.8	(*)
X	X					X	X	4	0.0	99.8	(*)
X			X			X	X	3	0.0	99.8	(*)
	X	X	X	X	X	X	X	4	0.0	99.8	(*)
		X		X		X	X	2	0.0	99.8	(*)
	X	X	X		X	X	X	2	0.0	99.8	(*)
X				X		X	X	3	0.0	99.8	(*)
			X	X		X		3	0.0	99.8	(*)
	X	X		X		X	X	2	0.0	99.8	(*)
	X		X		X	X	X	3	0.0	99.8	(*)
		X	X	X		X	X	2	0.0	99.9	(*)
X		X	X	X		X	X	3	0.0	99.9	(*)
X	X	X		X	X	X	X	2	0.0	99.9	(*)
X		X		X		X	X	2	0.0	99.9	(*)
X		X			X	X	X	2	0.0	99.9	(*)
X		X				X	X	2	0.0	99.9	(*)
	X	X				X	X	1	0.0	99.9	(*)
X	X	X	X		X	X	X	2	0.0	99.9	(*)
			X	X		X	X	1	0.0	99.9	(*)
			X			X	X	1	0.0	99.9	(*)
			X	X	X	X	X	1	0.0	99.9	(*)
X	X			X		X	X	1	0.0	99.9	(*)
		X	X	X	X	X	X	2	0.0	99.9	(*)
	X	X	X	X		X	X	1	0.0	99.9	(*)
	X			X		X	X	1	0.0	99.9	(*)
		X				X	X	2	0.0	100.0	(*)
X	X		X			X	X	1	0.0	100.0	(*)
X	X	X				X	X	1	0.0	100.0	(*)
	X	X	X			X	X	1	0.0	100.0	(*)
X	X		X	X	X	X	X	2	0.0	100.0	(*)

Table D.1--The aid awards constructed using the eight component classification scheme, by component, unweighted frequency, percent receiving the award, and the average amount of the award for full-time students--Continued

Components of the aid award								Unweighted frequencies	Weighted percent	Cumulative percent	Average award for full-time students
GSL	PELL	OFG	OFSH	SG	IG	NFSH	PG				
X	X		X	X		X		1	0.0	100.0	(*)
		X	X			X	X	1	0.0	100.0	(*)
	X	X					X	2	0.0	100.0	(*)
X	X		X		X	X	X	1	0.0	100.0	(*)
	X			X	X	X	X	1	0.0	100.0	(*)
		X	X		X	X	X	1	0.0	100.0	(*)
X		X	X			X	X	1	0.0	100.0	(*)
X	X	X	X			X	X	1	0.0	100.0	(*)
X	X	X			X	X	X	1	0.0	100.0	(*)
X			X	X		X	X	1	0.0	100.0	(*)

* Sample size too small for reliable estimates.

-- This award was received by students who reported that they received aid but did not report the source or type of aid and students who received non-grant aid from a private source.

SOURCE: U.S. Department of Education, National Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

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